



IMPERIAL BANK OF CANADA

FORTY-FOURTH
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 28TH 1919

Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

CAPITAL AUTHORIZED	.	\$10,000,000.00
CAPITAL PAID UP	. . .	7,000,000.00
RESERVE FUND	. . .	7,500,000.00

Forty-Fourth Annual Report
1919.



Imperial Bank of Canada

ESTABLISHED 1875

CAPITAL (AUTHORIZED) - - \$10,000,000.00
CAPITAL (PAID UP) - - - \$ 7,000,000.00
RESERVE FUND - - - - \$ 7,500,000.00

DIRECTORS

PELEG HOWLAND PRESIDENT.
ELIAS ROGERS VICE-PRESIDENT.

WM. RAMSAY of Bowland, Stow, Scotland.
WM. HAMILTON MERRITT, M.D., St. Catharines.
SIR WILLIAM GAGE.

SIR JAMES AIKINS, K.C., Winnipeg.
JOHN NORTHWAY. J. F. MICHIE. SIR JAMES WOODS.
E. HAY. FRANK A. ROLPH. R. S. WALDIE.

HEAD OFFICE, TORONTO

WM. MOFFAT, GENERAL MANAGER.

G. D. BOULTON, CHIEF INSPECTOR. A. E. PHIPPS, SUPERINTENDENT OF BRANCHES
R. S. CLARK, EASTERN SUPERINTENDENT. H. T. JAFFRAY, WESTERN SUPERINTENDENT
W. G. MORE, SECRETARY.

BRANCHES

PROVINCE OF ONTARIO.

TORONTO—

Wellington and Leader Lane (Head Office).....	G. G. LEMESURIER.....	Manager
	E. N. BATE.....	Ass't "
Adelaide and Victoria Sts.....	D. COULSON.....	Manager
Bathurst and Dupont Sts.....	G. R. MURTON.....	"
Bloor St. and Lansdowne Ave.....	R. G. WILKINSON.....	"
Danforth and Carlaw Ave.....	W. H. COGHILL.....	"
Davisville.....	A. H. WILSON.....	"
Dundas and Bloor Sts.....	H. P. TAYLOR.....	"
King and Market Sts.....	F. W. SMITH.....	"
King and Sherbourne Sts.....	W. H. SWAN.....	"
King St. and Spadina Ave.....	H. C. HOUSTON.....	"
King and York Sts.....	E. H. ANDERSON.....	"
Queen St. and Carlaw Ave.....	A. E. GIBSON.....	"
Queen St. and Kingston Rd.....	E. F. H. BADKE.....	"
Queen St. and Palmerston Ave.....	D. G. ROY.....	"
Queen St. and Roncesvalles Ave.....	R. ARKELL.....	"
St. Clair and Boon Aves.....	A. G. CLARK.....	Act'g "
Wellesley-Sherbourne Sts.....	G. L. BONYUN.....	"
Yonge and Ann Sts.....	B. E. YOUNG.....	"
Yonge and Bloor Sts.....	H. H. MORGAN.....	"
Yonge and Queen Sts.....	A. R. MARTIN.....	"
AMHERSTBURG.....	C. A. CUDDY.....	"
AURORA.....	A. O. MURRAY.....	"
BELWOOD.....	(Sub-branch to Fergus).	"
BOLTON.....	J. F. WARBRICK.....	"
BRANTFORD.....	H. T. WATT.....	"
CALEDON EAST.....	(Sub-branch to Bolton).	"
COBALT.....	A. H. SEGUIN.....	"
COCHRANE.....	J. CAMPION.....	"
COTTAM.....	(Sub-branch to Essex).	"
ESSEX.....	I. K. JOHNSTON.....	"
FERGUS.....	F. A. BLACK.....	"
FONTHILL.....	G. H. SECORD.....	"

FORT WILLIAM.....	G. D. RITCHIE.....	Manager
" SIMPSON ST.....	(Sub-branch to Fort William).	"
GALT.....	W. B. POWELL.....	"
GLENMORRIS.....	(Sub-branch to Galt).	"
GRAND VALLEY.....	F. C. TROTT.....	"
HAMILTON.....	F. S. GLASSCO.....	"
HARROW.....	P. T. CLARK.....	"
HUMBERSTONE.....	(Sub-branch to Port Colborne).	"
INGERSOLL.....	G. L. ALEXANDER.....	"
JORDAN.....	(Sub-branch to Vineland).	"
KENORA.....	C. G. ROYDS.....	"
KIRKLAND LAKE.....	S. B. MOORE.....	"
LISTOWEL.....	M. R. HAY.....	"
LONDON.....	A. J. GOODALL.....	"
MATHESON.....	A. W. BARLOW.....	"
NASHVILLE.....	(Sub-branch to Bolton).	"
NEW LISKEARD.....	F. W. HEWSON.....	"
NEWMARKET.....	R. REYNOLDS.....	"
NIAGARA FALLS.....	J. D. HOOD.....	"
" QUEEN ST.....	J. H. ARKELL.....	"
" SOUTH.....	C. H. LLOYD.....	"
NIAGARA-ON-THE-LAKE.....	(Sub-branch to Bolton).	"
NOBLETON.....	W. BOURKE.....	"
NORTH BAY.....	E. S. HOUSTON.....	"
OTTAWA.....	(Sub-branch to Bolton).	"
PALGRAVE.....	A. MCKENZIE.....	Act'g
PORT ARTHUR.....	JOHN H. ROLPH.....	"
PORT COLBORNE.....	(Sub-branch to Welland).	"
PORT ROBINSON.....	BLAIN CHERRY.....	"
PRESTON.....	(Sub-branch to St. David's).	"
QUEENSTON.....	F. T. KYLE.....	"
RICHARDS LANDING.....	W. H. COLLARD.....	"
RIDGEWAY.....	J. A. FORSTER.....	"
ST. CATHARINES.....	G. O. MEYER.....	"
" EAST END.....	H. W. SCARFF.....	"
" MARKET BRANCH.....	R. F. A. GILBERT.....	"
ST. DAVID'S.....	A. B. McCLENEGHAN.....	"
ST. THOMAS, EAST END.....	E. J. BAKER.....	"
" WEST END.....	(Sub-branch to Gore and Queen Sts.)	"
SAULT STE. MARIE.....	R. C. VAUGHAN.....	Act'g
" " CORE AND QUEEN STS.....	L. T. CHARLTON.....	"
" " JAMES ST.....	H. M. MCKENZIE.....	"
SMOOTH ROCK FALLS.....	G. S. PERRY.....	"
SOUTH PORCUPINE.....	W. MCGUIRE.....	"
SOUTH WOODSLEE.....	A. F. ROBERTSON.....	"
SPARTA.....	H. C. McDONALD.....	"
THESSALON.....	F. C. CAPREOL.....	"
THOROLD.....	(Sub-branch to Grand Valley).	"
TIMMINS.....	G. C. BROWN.....	"
VINELAND.....	C. A. HAMILTON.....	"
WALDEMAR.....	G. J. LACKNER.....	"
WELLAND.....	M. MORRIS.....	"
WELLAND SOUTH.....		
WINDSOR.....		
WOODSTOCK.....		

PROVINCE OF QUEBEC.

MONTREAL.....	J. A. RICHARDSON.....	Manager
QUEBEC.....	E. J. KAY.....	Ass't
ST. JOVITE STATION.....	G. F. C. LOVE.....	"
	ALEXANDRE BRAULT.....	"

PROVINCE OF MANITOBA.

BRANDON.....	J. WALKER.....	Manager
GIMLI.....	(Sub-branch to Riverton).	"
PORTAGE LA PRAIRIE.....	W. H. THOMSON.....	"
RIVERTON.....	H. M. SAMPSON.....	"
WINNIPEG.....	A. R. B. HEARN.....	"
" NORTH END.....	H. ROBERTS.....	"
" WESTMINSTER & ARLINGTON STS.....		

PROVINCE OF SASKATCHEWAN.

BALGONIE.....	J. CURRIE.....	Manager
BROADVIEW.....	F. L. GRABAN.....	"
CANWOOD.....	P. R. CARTER.....	"
DAFOE.....	H. J. MORGAN.....	"
DENHOLM.....	R. P. SCHURMAN.....	"
EDENWOLD.....	(Sub-branch to Regina).	"

FIELDRING	J. D. MacGILLIVRAY	Manager
FORT QU'APPELLE	N. E. ROSE	"
HAGUE	C. S. REMPEL	"
HEPBURN	K. B. THOMSON	"
KRYDOR	C. J. DAINARD	"
LAIRD	P. C. F. ROUTLEDGE	"
McLEAN	(Sub-branch to Balgonie)	"
MOOSE JAW	F. W. SCRIMES	"
NORTH BATTLEFORD	W. L. GILLILAND	"
PIAPOT	JOHN THOMSON	"
PRINCE ALBERT	W. M. SELLENS	"
REGINA	J. A. WETMORE	"
ROSTERN	S. N. DAVIDSON	"
RUDDELL	F. R. MUIR	"
SASKATOON	A. D. DUNCAN	"
SPRINGWATER	V. J. MANN	"
WALDHEIM	T. M. BENNETT	"
WILKIE	H. WILLSON	"
WYNYARD	G. M. DARLING	"

PROVINCE OF ALBERTA.

ATHABASCA	L. R. LLOYD	Manager
BANFF	J. W. WILLIS	"
BEAR LAKE	(Sub-branch to Peace River)	"
CALGARY	H. W. SUPPLE	"
" EAST END	G. I. B. BELL	"
COLINTON	(Sub-branch to Athabasca)	"
CROSSFIELD	L. V. LEITCH	"
DAYSLAND	R. CARSON	"
EDMONTON	G. R. F. KIRKPATRICK	"
" WEST END	H. A. MATTHEWS	"
" SOUTH	C. W. READE	Act'g
EDSON	A. H. WEAVER	"
FERINTOSH	(Sub-branch to New Norway)	"
GRANDE PRAIRIE	G. L. GRIDDALE	"
GREENCOURT	(Sub-branch to Sangudo)	"
MILLET	L. S. PAGE	"
NEW NORWAY	C. C. CASE	"
PEACE RIVER	K. ANDERSON	"
REDCLIFF	C. G. T. HARCOURT	"
RED DEER	W. K. WICKENS	"
*ROCKY MOUNTAIN HOUSE	H. F. COX	"
SANGUDO	H. C. MACDONALD	"
SPIRIT RIVER	H. W. HARRISON	"
SYLVAN LAKE	(Sub-branch to Red Deer)	"
WATERHOLE	C. M. DAVISON	Act'g
WETASKIWIN	H. W. WRIGHT	"
*WHITECOURT	(Sub-branch to Sangudo)	"

PROVINCE OF BRITISH COLUMBIA.

CHASE	H. J. HAYLOCK	Manager
CRANBROOK	B. E. HOWARD	"
FERNIE	A. M. OWEN	"
FIELD	(Sub-branch to Golden)	"
GOLDEN	H. L. REID	"
INVERMERE	E. A. GREGORY-ALLEN	"
KAMLOOPS	J. G. GILLESPIE	"
KIMBERLEY	(Sub-branch to Cranbrook)	"
NATAL	P. COOPER	"
NELSON	J. H. D. BENSON	"
REVELSTOKE	W. R. GRUBBE	"
VANCOUVER	J. M. LAY	"
" FAIRVIEW	J. S. GIBB	"
" HASTINGS AND ABBOTT	F. B. THOMSON	"
VICTORIA	A. R. GREEN	"



Imperial Bank of Canada

Honour Roll

Being members of the Staff of the Bank who enlisted
for active service in the Great War.

- | | | |
|-----------------------|----------------------|--------------------|
| ADAMS, W. | *BURGESS, T. A. | *ECCLES, T. |
| †ALLAN, C. O. W. P. | BURGOYNE, J. | ECKERSLEY, W. L. |
| ALLEN, K. N. K. | BURNS, G. K. | EMERTON, J. H. |
| ANDERSON, A. | BUTLER, H. F. | ENGLISH, J. A. |
| ANDERSON, L. R. | BUTLER, J. J. | †ERICKSON, H. C. |
| ANDERSON, W. F. | CALHOUN, C. S. | *ESSERY, T. A. |
| APPLETON, F. L. | CALVERT, C. W. L. | EVANS, O. L. |
| ARBuckle, H. J. | *†CAMPBELL, F. R. | EXLEY, F. G. T. |
| *ARMSTRONG, R. J. | CAMPBELL, W. N. | *EXLEY, W. K. |
| †ASHWORTH, A. | CAMPION, A. C. | *EYKELBOSCH, F. |
| ASKIN, S. | CANDY, J. O. W. | |
| | CARDER, F. L. | FAIR, T. W. |
| BABY, J. D. | CARLSON, W. J. | FARMER, A. E. |
| BAILEY, A. H. | †CARRUTHERS, W. J. | FIELD, W. M. |
| BAILEY, J. E. | CARSON, R. | FIELD, W. W. |
| BAILEY, J. L. | *CARTER, C. D. | FIELDING, F. L. |
| BAIN, J. F. | †CARTER, R. E. | FITZPATRICK, W. E. |
| BAIN, R. N. | CHAMBERS, W. G. | FLEMING, C. S. |
| BAIN, W. S. | CLARK, J. H. | FOOTE, A. S. |
| BAKER, H. P. | CLARK, J. S. | FORBES, J. F. N. |
| BALDWIN, R. E. | CLARK, L. | *FORBES, J. K. |
| BALL, G. S. | CLARKE, H. | †FORBES, P. G. |
| BALLANTYNE, J. | †CLARKE, HAROLD | FORHAM, W. A. |
| BARLOW, A. W. | CLARKE, O. L. | FORSTER, A. J. |
| †BARLOW, J. E. | CLEGG, R. T. | FOSTER, A. R. |
| BARNES, J. N. | CLOWES, B. W. W. | FOSTER, J. S. D. |
| †BARTLEY, W. | CLOWES, J. S. W. | FRAMPTON, C. S. |
| BARTON, P. G. | COBURN, M. | FRASER, A. H. |
| *BASTEDO, R. H. | COCO, D. A. R. | FRASER, J. |
| BATCHELOR, E. T. | COGHILL, W. H. | *FRENCH, L. D. |
| †BEAMES, R. | COLE, A. C. | |
| BEATY, H. T. | COLEMAN, E. H. | GARDEN, W. A. |
| BELL, F. N. M. F. | COLEMAN, J. E. | GARLAND, A. H. |
| *BELL, T. S. | *COLEMAN, T. R. | GARRETT, G. F. |
| BELL, W. H. | COLLETT, W. | GEOHEGAN, R. E. |
| BENNETT, S. D. E. | COLVIN, A. G. | GIBSON, FRANK |
| BERTRAND, J. G. | COOK, M. | GILBERT, R. F. A. |
| †BEVAN, A. F. J. | †COOK, R. T. | *GILHOLM, J. T. |
| *†BEVAN, T. H. H. | *CORNWALL, C. J. | GILL, E. R. |
| BEWS, J. T. | COUNSELL, G. H. | †GISBORNE, G. S. |
| BILSBOROUGH, W. C. S. | CRAWLEY, A. G. | GODFREY, W. E. |
| BISHOP, W. L. | CRISP, H. W. | GOLDEN, W. J. |
| BLACK, J. A. | *CROOK, A. J. | GOLDER, E. S. |
| BLACK, J. B. | CROW, H. A. | GORDON, G. L. |
| BLACKBERG, A. L. | CROW, T. L. | GORDON, M. H. |
| *BLANCHET, J. C. | CRUDEN, T. | †GORDON, R. C. |
| BOOKER, C. S. | CUMMINS, F. W. | GORE, S. |
| BOOTH, C. E. | CUMMINS, N. B. | GRAHAM, J. F. |
| *BOSSANGE, W. L. R. | CURRIE, G. N. | GRAHAM, R. J. |
| *BOUCHER, E. A. | *CURTIS, W. B. | GRAHAM, W. P. |
| †BOURKE, J. | †CUSLER, W. E. | GRAY, H. |
| *BOURNE, H. H. | *CUTBILL, R. S. | GREEN, C. G. |
| *BOYD, P. B. | DALGLEISH, H. C. | GREEN, E. |
| BOYLE, P. F. | †DAMUDE, H. | GREEN, H. A. |
| BRADLEY, C. E. | DAVENPORT, R. C. S. | GREEN, J. C. |
| †BRAYLEY, D. M. | DAVEY, E. W. | GREENE, V. G. |
| BRECKENRIDGE, J. E. | DAVIES, T. E. | GREENWOOD, A. E. |
| BRIGDEN, C. J. | *DAVIS, R. E. | GREENWOOD, W. A. |
| †BRODIE, H. L. | DAVISON, H. C. | GRIME, C. W. |
| †BRONSKILL, F. H. | DAWSON, C. E. | GULSTON, H. V. |
| †BROWN, A. L. | †DEACON, J. G. | |
| †BROWN, C. E. | DELONG, K. F. | HALCOMB, R. F. |
| †BROWN, E. S. | DEMILL, S. | HALL, B. O'H. |
| †BROWN, J. K. | DEVINE, J. H. | †HAMILTON, G. D. |
| †BROWN, R. R. | DUNCAN, G. A. | †HAMILTON, R. H. |
| BRUCE, G. N. | DUNNIGAN, F. J., Jr. | HARLOCK, E. D. |
| *BUELS, J. F. | | HARPER, E. |

*Killed †Wounded ‡Prisoner ¶Military Honours §Missing

Imperial Bank of Canada

Honour Roll (Continued)

HARRINGTON, J. N.	LOVE, K. N. L.	*NICOLLS, O. L.
HART, J. M.	LUCAS, A. P.	NISBET, A. M.
HAWKINS, H. J.	LUCAS, C.	†NORMAN, H. G.
HAY, B. D.	LUCAS, F. E.	
HAZLETT, C. H.	LUMSDEN, P. V.	O'BRIEN, F. L.
HENDRY, J.		†OGDEN, A. L.
HICKS, W. J.	MacDONALD, H. C.	OGDEN, H. G.
HIGGINS, G. G.	MacDONALD, J. C.	O'HARA, R. K.
HILL, R. T. W.	MacDONALD, W. G.	OLDHAM, R. H.
HOLDEN, A. G.	*MacEACHERN, N. A.	*OLIVER, T. H.
HOLMES, A. E.	*MacGREGOR, A.	O'LOUGHLIN, H. M.
HOOKER, S. G.	MacGREGOR, J.	O'REILLY, E. M.
HOPPER, A. W. E.	MacKAY, J. F.	OSBORNE, E. B.
HOUSE, F. C.	*MacKENZIE, W. D.	
HOWARD, M. A. R.	*MACKINTOSH, J. W.	PAGE, H.
HOWELL, D. C.	†MACKERSEY, L. S.	PAGE, L. S.
HUNT, H. M.	MacMILLAN, A.	PAIN, P. W.
	McNAUGHTON, N. L.	PALMER, G. F.
INGLIS, H. A.	*MacRAE, W. D.	PANKHURST, A. J.
*IRWIN, J. C.	MANN, G. F. S.	PATERSON, C. F. W.
	MAPSON, E. C.	PATERSON, H. W.
JACKSON, A. K.	MARSHALL, H. W. H.	PATERSON, J. D.
JACKSON, I.	MARSHALL, W. V.	PATERSON, L. F.
JAFFRAY, K. R.	MARTIN, W.	PATERSON, W. A.
JAMES, J. T.	MASON, L. L.	PEAKE, N. A.
JAMIESON, S.	MAVOR, R.	PEPLER, S.
JARVIS, A. G.	McCAUL, A. C.	PERCIVAL, J. F.
*JOHNSON, E. W.	†McCAUL, W. J.	PHILIP, A.
JOHNSON, F.	McCAW, J. H.	PHILLIPS, A.
JOHNSTON, A. H.	McCHESNEY, S.	†PHILLIPS, S. S.
JOHNSTON, H. C.	McCLAY, R. S.	PINKETT, G. E.
JOHNSTONE, L. F. A.	McCRUDDEN, H. S.	PLANT, W. J.
†JONES, A. E.	*McCULLOCH, GEO.	*POOK, F.
JONES, E. G.	McCUTCHEON, S.	PORTER, W. M.
*JONES, H. F.	McDIARMID, J. W.	POWER, E. O.
JONES, R. P.	McDONALD, T.	PROCTOR, G. S.
JONES, S. S.	*McDONALD, W. H.	†PURCHER, H. M.
JONES, T. R.	§McGILL, A. L.	
JOUDRY, C. G.	McIVER, A.	†QUINN, L. S.
JUDD, E. L.	McKAY, M. H.	
	McKEAN, K. V.	RADIGAN, B. J.
†KELLY, R. H.	McKEE, M. R.	RAMSEY, F. A.
KENSETT, W. L.	McKEOWN, G.	RAYNER, C. C.
†KERR, A. J.	*McLEAN, A. A.	REBURN, E.
KERR, S. L.	McLEISH, H.	REESOR, H. C.
*KIDD, C. E.	McMANUS, H.	REID, W. E.
KILROY, R. A.	McMANAMY, C. P.	RENWICK, W. M.
KIRK, A.	McNAIR, W. L.	†RICE, H. F.
*KIRKLAND, W. L.	*McRAE, D. J.	RICHARDSON, H. S.
KIRKPATRICK, G. G.	McSWEEN, R. G.	RICHARDSON, T. R.
†KNOX, T. R. M.	*MEEK, H. H.	RICKARDS, V. O. P.
KYLE, L. E.	MEERES, E. L.	RIGG, J. B.
	*MELLISH, R. C.	RISK, L. R.
LALANNE, E. S.	MELLOR, J. F.	RISTEEN, G. N.
LAMBE, R. M.	MERRIMAN, C. E.	*ROBB, D.
LAMOTHE, A.	*MESTON, H. L.	ROBERTS, S. F.
LANE, W. C.	†METLER, O. L.	†ROBERTSON, A. R.
LANG, J.	MILLIKEN, W. B.	RODGER, W. R.
LAUNDY, C. E.	†MIRTLIE, F. W. B.	*ROGERS, E. A.
*LEAKE, E. J.	†MOLYNEUX, H.	ROGERS, E. L.
LEMON, J. C.	MONTGOMERY, R. H.	*ROGERS, G. R.
LEMON, W. N.	MOORE, G. H.	ROME, A. C.
§LEVIE, H.	MOORE, S. B.	†ROSENROLL, A. S.
LEWIS, W. E.	MURRAY, A. H.	†ROSENROLL, E.
LILLIE, R. McD.		ROSEWARN, J. A.
LINDSAY, H. A.	NATTRESS, J. A.	ROWAT, D. W.
LINTON, J. C.	NATTRESS, J. C.	RUSSELL, L. A.
LITHGOW, W. V.	NEASE, F. G.	RUSSELL, R. I.
LOMAX, J. M.	NEELY, P. R.	RUTHERFORD, T. R.
LONGSTAFFE, R. G.	*NESBIT, T. O.	*RYAN, G. B.

*Killed †Wounded ‡Prisoner ¶Military Honours §Missing

Imperial Bank of Canada

Honour Roll (Continued)

†SAUNDERS, A. G.	TAYLOR, A. L.	*WALKER, H. V.
†SCARTH, H. C.	TAYLOR, H. T.	†WALKER, R. H.
SCHLEMULLER, F. E.	TENNANT, E. C.	*WALKER, S.
SCOTT, E. S.	TEW, E. C.	WATERS, H. G.
SCOTT, G. W.	THAIRS, E. F.	WATKINS, J. C. V.
SCOTT, N. B.	†THOMAS, F.	*WATSON, A.
SCOTT, W. B.	THOMPSON, B. E.	†WATT, J. D.
†SCOTT, W. F.	†THOMPSON, C. F.	*WAY, J. H.
†SCRIVEN, C.	*THOMPSON, C. M.	WAY, S. R.
†SEAMAN, C. H.	THOMPSON, G. S.	WEAVER, A. H.
SHARP, J.	THOMPSON, J. B.	WEGERIC, J. F.
SHAW, J. A.	THOMSON, J. W.	*WELLESLEY, R. A.
SHEANE, J. E.	TIDMAN, G. H.	WERNER, L.
SHEPHERD, C. C.	TISON, P. R.	WESTERN, H. F.
SHEWFELT, A. W.	TOLHURST, G.	WEYER, R. E.
SHIPP, K. W.	TONKIN, A. B.	WHITE, K. F.
§SIMPSON, W. E.	TORRANCE, J. B.	WHITE, S. E.
SKINNER, G. H.	TOTTEN, H. A.	*WICKENS, H. G.
SKITCH, T. M.	TOTTIE, F. D.	WICKENS, R. N.
†SLATTERY, T. J.	TRACEY, R. E.	WILFORD, F. E.
SMITH, A. C.	TROTTER, R. V.	WILKINS, G. C.
SMITH, A. T.	TUBBY, W. G.	†WILLS, R.
SMITH, C. W.	TUCKER, J. H.	WILSON, A. H.
SMITH, E.	TURNER, F.	WILSON, R. T.
SMITH, ERIC C.	TURNER, G. B.	WOLTZ, L.
†SMITH, F. D.	*TWIST, MISS D. (Nurse)	WOOD, J. W. S.
SMITH, G. H.		WOOTEN, J. F.
*SMITH, H. E.	UTTER, W.	WORSLEY, E. N. D.
SMITH, J. T.		WRIGHT, W.
SMITH, R.		*WRIGHT, W. A.
SOMERVILLE, G. A.	VALE, B. B.	
SPENCER, R. E. C.	VAUGHAN, I. H. G.	*YATES, F. H. L.
STATON, R. D.	VAVASOUR, J. L.	YOUNG, G.
STERLING, G. W.	VENABLES, F. G.	YOUNG, R. S.
STIRLING, A.	VENNING, R. N.	†YOUNGMAN, F. T. H.
*STORY, L. C.	VEREKER, J.	
*STRICKLAND, R. D'A.	VICKERY, D. O.	ZILLIAX, F. W.
*SWEENEY, L. J.	VIRTUE, R. M.	
*Killed †Wounded ‡Prisoner ¶Military Honours §Missing		

Imperial Bank of Canada

Agents and Correspondents

CANADA.....	Bank of Montreal.
	Lloyds Bank Limited.
GREAT BRITAIN AND IRELAND	Manchester and Liverpool District Banking Co. Limited.
	The Commercial Bank of Scotland Limited.
	Bank of Ireland.
	Crédit Lyonnais.
FRANCE AND BELGIUM	Lloyds Bank (France) and National Provincial Bank (France) Ltd., Paris.
ITALY.....	Banca Commerciale Italiana, Genoa.
SWITZERLAND.....	Swiss Bank Corporation, St. Gall.
UNITED STATES...	NEW YORK—Bank of the Manhattan Company.
	Bank of America.
	Bankers Trust Co.
	Guaranty Trust Co.
	Irving National Bank.
	National Bank of Commerce.
	National City Bank.
	Hanover National Bank.
	BOSTON—National Shawmut Bank.
	BUFFALO—Bank of Buffalo.
	CHICAGO—First National Bank.
	Corn Exchange National Bank.
	CLEVELAND—First National Bank.
	DETROIT—First and Old Detroit National Bank.
	DULUTH—First National Bank.
	MINNEAPOLIS—First and Security National Bank.
	PHILADELPHIA—Fourth St. National Bank.
	Franklin National Bank.
	Philadelphia National Bank.
	First National Bank.
	PITTSBURGH—Bank of Pittsburgh.
	PORTLAND, ORE.—United States National Bank.
	SAN FRANCISCO—Wells Fargo Nevada National Bank.
	SEATTLE, WASH.—Seattle National Bank.
	SPOKANE—Exchange National Bank.
	ST. PAUL—First National Bank.
	Hong Kong & Shanghai Banking Corporation.
CHINA AND JAPAN..	
AUSTRALIA.....	Bank of New South Wales.
NEW ZEALAND.....	Union Bank of Australia.
TASMANIA.....	
SANDWICH ISLANDS.....	Yokohama Specie Bank.
	Bank of Hawaii, Limited.
SOUTH AFRICA.....	Standard Bank of South Africa Limited.
INDIA.....	National Bank of India Ltd.

Imperial Bank of Canada

PROCEEDINGS

OF THE

FORTY-FOURTH ANNUAL MEETING OF THE
SHAREHOLDERS.

*Held at the Banking House of the Institution in Toronto,
on Wednesday, May 28th, 1919, at 12 noon.*

The Forty-fourth Annual General Meeting of the Imperial Bank of Canada was held at the Head Office of the Bank in Toronto on Wednesday, 28th May, 1919.

Amongst those present were:—Charles A. Case (St. Catharines), Dr. Armstrong, John Scott, J. F. Gillespie (Picton), William Crocker, William Boyle (Niagara Falls), D. J. McDougal, F. A. Black (Fergus), Dr. Charles O'Reilly, A. A. McFall (Bolton), J. G. Ramsey, John Watt, C.M. Gripton, J. A. Forster (St. Catharines), A. J. Young, J. C. Moor, G. J. Lackner (Windsor), E. Hay, M. Morris (Woodstock), Peleg Howland, Elias Rogers, E. S. Houston (Ottawa), James W. Bain, K.C., J. H. Arkell (Niagara Falls), H. C. Boomer, W. C. Carruther, J. C. Black, W. B. Powell (Galt), J. K. MacDonald, C. C. Jeffrey (Port Perry), S. Jeffrey (Port Perry), W. Bourke (North Bay), D. W. Hughes, W. F. Beck (Penetang), F. S. Glassco (Hamilton), G. W. Howland, Frank E. Macdonald, E. Scoley, W. Chapman,

Imperial Bank of Canada

O. F. Rice, H. V. Cowie, H. Crewe, A. H. Seguin (Cobalt), Frederick Roper, Frank Russell, J. P. Russell, L. A. Hamilton, Rev. T. W. Paterson, M. O. Hammond, G. G. Le Mesurier, John W. Beaty, John A. Northway, Dr. Grasett, G. H. Gooch, N. Robertson, J. F. Warbrick (Bolton), J. W. Bicknell, Alfred Bicknell, J. A. MacIntosh, G. C. Brown (Welland), J. H. Rolph (Port Colborne), G. T. Cook, James Scott, A. P. Burritt, D. S. Cassels, G. F. C. Love (Quebec), E. Roach, W. R. Wadsworth, H. Gordon MacKenzie, George Pattinson (Preston), R. W. Thompson, A. Johnston, W. G. Jaffray, Richard Tew, I. K. Johnston (St. Thomas), A. M. M. Kirkpatrick, G. T. Clarkson, R. J. Dilworth, D. McCall, G. T. Scheibe, J. K. Fiske, R. S. Waldie, Dr. W. H. Merritt, W. Moffat, Lieut.-Col. J. F. Michie, R. Carswell, G. D. Ritchie (Fort William).

THE PRESIDENT, Mr. Peleg Howland, having taken the Chair, Mr. W. G. More was appointed to act as Secretary and Messrs. A. P. Burritt and D. S. Cassels were appointed Scrutineers.

The Notice calling the meeting was read by the President and the Minutes of the last Annual General Meeting were accepted as read.

Imperial Bank of Canada

The Directors' Report and Annual Statement were read by the SECRETARY as follows:—

THE REPORT.

The Directors have pleasure in presenting to the Shareholders the Forty-fourth Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, 1919, accompanied by Statement of Profit and Loss Account showing the result of the operations for the fiscal year.

The balance at credit of Profit and Loss Account carried forward from last year was \$1,204,942.91

The net profits for the year, after deducting charges of management, Auditors' Fees and interest due depositors and after making provision for bad and doubtful debts and for rebate on bills under discount, amounted to 1,247,516.75

Making a total at credit of Profit and Loss Account \$2,452,459.66

This amount has been applied as follows:

Dividends at the rate of 12% per annum....	\$ 840,000.00
Annual Contribution to Officers' Pension and Guarantee Funds.....	42,500.00
Special Contribution to Pension Fund.....	100,000.00
Contributions to Patriotic and other War Funds.....	34,500.00
War Tax on Bank Note Circulation.....	70,000.00
Transferred to Reserve Fund.....	500,000.00
Balance of Account carried forward.....	865,459.66
	<u>\$2,452,459.66</u>

Branches of the Bank have been opened during the year as follows:—

In Alberta.—Bear Lake, Crossfield, Daysland, Edson, Grande Prairie, Greencourt, Rocky Mountain House, Sangudo, Spirit River, Sylvan Lake, Waterhole.

Imperial Bank of Canada

In British Columbia.—Kimberley.

In Manitoba.—Gimli, Riverton.

In Quebec.—St. Jovite Station.

In Ontario.—TORONTO: Danforth and Carlaw, Queen and Carlaw, St. Clair and Boon, Leaside; Fort William, Simpson Street; Grand Valley, Glenmorris, Kirkland Lake, Port Robinson, Queenston, Richards Landing, Smooth Rock Falls, Waldemar, Welland South.

In Saskatchewan.—Canwood, Edenwold, Fielding, Hepburn, Krydor, Lestock, Piapot, Waldheim.

The following branches have been closed:—

In Ontario.—Iroquois Falls, Leaside and Mount Dennis.

In Saskatchewan.—Kandahar and Lestock.

Since the close of the fiscal year branches have been opened at Colinton, Rockfort and Whitecourt, Alberta; Westminster and Arlington Sts., Winnipeg, Manitoba; Matheson and Nobleton, Ontario.

The Head Office and branches of the Bank have as usual been carefully inspected during the year and the Auditors appointed by the Shareholders have also made their examinations as required by the Bank Act. Their Report and Certificate will be found attached to the Balance Sheet. They offer themselves for re-appointment.

It is with much regret that your Directors have to report the death during the year of Mr. Cawthra Mulock, and Hon. W. J. Hanna, K.C. Their places on the Board have been filled by the appointment of Mr. Frank A. Rolph and Mr. Robert S. Waldie.

Owing to ill-health, Mr. Edward Hay was obliged during the year to relinquish his position as General Manager. His place has been filled by the appointment of the Assistant General Manager, Mr. William Moffat, who has been in the service of the Bank since 1881.

The Directors have pleasure in again testifying to the satisfactory manner in which the officers of the Bank have discharged their respective duties.

All of which is respectfully submitted.

PELEG HOWLAND, *President*

Imperial Bank of Canada

PROFIT AND LOSS ACCOUNT

30TH APRIL, 1919

Dividends Nos. 112, 113, 114
and 115 at the rate of 12%
per annum..... \$840,000.00

Annual Contribution to Offi-
cers' Guarantee Fund..... 2,500.00

Pension Fund

Annual Contribution as per
By-law No. 33..... 40,000.00

Special Contribution voted
by Shareholders as per By-
law No. 33..... 100,000.00

Special Contributions

Patriotic Fund.. \$25,000.00

Navy League of
Canada..... 5,000.00

Y.M.C.A. Mili-
tary Service... 2,000.00

Catholic Army
Huts..... 1,000.00

Salvation Army
Huts..... 1,500.00

34,500.00

Dominion Government War Tax
On Bank Circulation for 12 months 70,000.00

Transferred to Reserve Fund 500,000.00

Balance of Account carried
forward..... 865,459.66

\$2,452,459.66

Balance at credit of account
30th April, 1918, brought
forward..... \$1,204,942.91

Profits for the twelve months
ended 30th April, 1919,
after deducting charges of
management, auditors' fees
and interest due deposit-
ors, and after making pro-
vision for bad and doubt-
ful debts and for rebate
on bills under discount.. 1,247,516.75

\$2,452,459.66

RESERVE FUND.

Balance at Credit of Account April 30th, 1918..... \$7,000,000.00

Transferred from Profit and Loss account..... 500,000.00

\$7,500,000.00

PELEG HOWLAND,
President.

W. MOFFAT,
General Manager.

Imperial Bank of Canada

FORTY-FOURTH ANNUAL

30TH APRIL,

LIABILITIES.

Notes of the Bank in circulation.....		\$11,870,723.00
Deposits not bearing interest.....	\$21,486,089.28	
Deposits bearing interest, including interest accrued to date of State- ment.....	61,712,144.91	
		83,198,234.19
Balances due to other Banks in Canada.....	\$ 792,522.85	
Due to Banks and Banking Corre- spondents in the United Kingdom.....	595.42	
Deposits by and Balances due to Banks elsewhere than in Canada and the United Kingdom.....	609,347.44	
Acceptances under Letters of Credit (as per contra).....	139,575.00	
		1,542,040.71
Total Liabilities to the public.....		\$96,610,997.90
Capital Stock paid in.....		7,000,000.00
Reserve Fund Account.....	\$ 7,500,000.00	
Dividend No. 115 (payable 1st May, 1919) for three months, at the rate of 12% per annum.....	210,000.00	
Balance of Profit and Loss Account carried forward.....	865,459.66	
		8,575,459.66

AUDITORS' REPORT TO SHAREHOLDERS.

We have compared the above Balance Sheet with the books and accounts at the Chief Office of Imperial Bank of Canada and with the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches on 30th April, 1919, we certify that in our opinion such Balance Sheet exhibits a true and correct view of the Bank's affairs according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by us during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have in our opinion been within the powers of the Bank.

G. T. CLARKSON, F.C.A.

R. J. DILWORTH, F.C.A.

of Clarkson, Gordon and Dilworth.

\$112,186,457.56

Imperial Bank of Canada

BALANCE SHEET

1919

ASSETS.

Current Coin held by the Bank.....	\$ 2,573,248.73	
Dominion Government Notes.....	9,554,118.00	
		<u>\$12,127,366.73</u>
Deposit in the Central Gold Reserves.....		6,000,000.00
Deposit with the Minister for the purposes of the Circulation Fund.....		389,491.77
Notes of other Banks.....		840,795.00
Cheques on other Banks.....		4,364,152.52
Balances due by other Banks in Canada.....		603,324.47
Due from Banks and Banking Correspondents in the United Kingdom.....		323,970.95
Due from Banks and Banking Correspondents, else- where than in Canada and the United Kingdom..		<u>3,008,947.32</u>
		<u>\$27,658,048.76</u>
Dominion and Provincial Government Securities, not exceeding market value.....	\$ 5,934,919.21	
Canadian Municipal Securities, and British, Foreign, and Colonial Public Securities other than Can- adian.....	14,702,059.33	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	775,397.91	
		<u>21,412,376.45</u>
Loans to Provincial Governments....	\$ 37,000.00	
Loans to Cities, Towns, Municipalities and School Districts.....	4,610,473.30	
Call and Short Loans (not exceeding thirty days) in Canada on Bonds, Debentures and Stocks.....	4,866,495.25	
		<u>9,513,968.55</u>
		<u>\$58,584,393.76</u>
Other Current Loans and Discounts in Canada (less rebate of interest).....		48,544,711.12
Liabilities of Customers under Letters of Credit (as per contra).....		139,575.00
Overdue Debts (estimated loss provided for).....		376,949.44
Real Estate (other than Bank premises).....		548,886.27
Mortgages on Real Estate sold by the Bank.....		539,034.48
Bank Premises, at not more than cost, less amounts written off.....		3,390,333.92
Other Assets, not included in the foregoing.....		<u>62,573.57</u>
		<u><u>\$112,186,457.56</u></u>

PELEG HOWLAND,
President.

W. MOFFAT,
General Manager.

In rising to move the adoption of the Report, the President said:—

THE PRESIDENT'S ADDRESS.

It is with satisfaction that your Directors present the report of the year's business. As you will see the profits have been considerably in excess of those of last year, and have enabled us to pay the usual dividend; to put aside the increased annual sum and the special contribution to the Pension Fund authorized by you last year; to subscribe liberally to various Patriotic objects; to pay the Dominion Government War Tax on Circulation, and to have with what was brought forward from last year sufficient to warrant increasing the Rest account by \$500,000 and to have left in Profit and Loss a credit balance of \$865,459.66. The business of the Bank has shown a gratifying increase and the extra funds obtained through growth in deposits and circulation have been profitably employed, chiefly because of Government requirements and of increase in the needs of the business, manufacturing and farming communities.

We are looking forward to reasonably good results this year, though conditions are very uncertain and expenses must of necessity increase, for we are endeavoring to take into the service every member of the staff who left to enlist in good standing and who returns fit, and are as far as possible reinstating them on salaries equivalent to those they would have received had they remained at work. I am sure this will commend itself to you. Alas! there are many who will never return, and many that will not be able to resume their duties, because of wounds or disabilities.

We all realize with heartfelt gratitude that the great conflict has ceased, but Peace has not been signed and the business problems are quite as complex as during the period of active warfare. Embargoes, blockades, moratoria and restrictions of various kinds are still in effect to hinder the return to normal conditions throughout the world.

Conditions in this country are similar no doubt to those existing in others affected by the War, and in that is our consolation.

All taxes here are heavy, some of them hampering. The burden too must increase with our fast growing debt, increasing Military pensions and free Government expenditure, the necessary result perhaps of war and easy money.

Labor of all kinds is being paid at rates impossible of belief in the past, and further advances are being demanded with fewer working hours and in some cases other concessions that must affect output. Transportation charges for land or water carriage of all kinds have largely increased, as has the cost of nearly every other kind of service.

There is demand for necessities, the production of which has been curtailed during the war, and for luxuries by those obtaining high rates of pay. Houses, the need for which is great, are being supplied to some extent in spite of cost. Public works are being undertaken, ships constructed under Government contracts and Government credits granted to Foreign Countries to enable them to buy goods to be made in Canadian factories. Military expenditure is still going on and will not cease until some time after our troops are all demobilized. Liberal allowances are being made to soldiers upon their discharge, and will be spent. Large expenditure on the railroads recently acquired by the Dominion is foreshadowed, and further domestic borrowings on the part of the Government to take care of these various needs is indicated.

How, under the conditions described, is it possible either to produce or distribute goods at low cost and how can any other opinion be formed than that we are in for a further period of high prices with apparent prosperity and perhaps further inflation? But how can we hope that many will venture on new enterprises or that there will be much real progress except in agriculture, not affected as it is to the same extent by labor uncertainties as other pursuits and benefiting enormously by the high prices of its products.

That this is so, and that during the years of the war the farmers have prospered, is the most comforting reflection that comes from a review of the situation. To have increased the acreage under crop from 35,000,000 to 51,000,000, and the horses, cattle, sheep and swine to over 17,000,000, while the country was being drained of its man power for Military Service and was supplying enormous quantities of munitions for the use of its own and the Allies' armies is no small feat, and gives a sense of security and a conviction that we are on a solid foundation and must come through all right when business comes down to a more stable basis. That we cannot avoid financial bumps is doubtless true and we should be on the lookout for signs of coming changes.

The usual annual letters on conditions have been received from our Branch Managers and have been read with interest. They show an earnest and painstaking effort to obtain information pertaining to their districts and in many instances a breadth of view that is very gratifying. The opinions of the majority are optimistic. Retail trade would seem to be good. There is plenty of room still on the farms for those willing to take up that kind of work. Manufacturers are busy in some lines—some of those making tools and textiles have export orders obtained under Government credits. There is more fall wheat sown than usual and the condition is excellent. Spring seeding in Ontario is very backward. Fruit prospects are good. In the North West conditions generally are favorable, but an increase in acreage in wheat is not looked for. Again high winds are complained of in some sections. In all the provinces, generally speaking, those who have to do with the tilling of the soil are prosperous. The silver and gold mines in the northern country are anticipating good times, several new discoveries being reported and the high price of silver giving encouragement. British Columbia has shown some progress. Everywhere there seems scarcity of houses, and many plans are being laid to provide the necessary shelter for those that require it.

The lumber cut is short and the business cannot be said

to be prosperous. The pulp and newsprint production has increased and the exports of these commodities have grown notwithstanding Government restrictions. These are most important industries for the country and their expansion gives much satisfaction.

To return to our own particular affairs, we have during the past year opened a large number of new branches, influenced to some extent by the desire to take care of the staff returning from overseas, but we think we have selected points where with few exceptions only a short time will elapse before the branches will be self-sustaining. In the Cobalt district and in the so-called Peace River region we consider ourselves pioneers and have tried to keep ahead. We had at the end of our year 165 branches and will probably add more to that number this year.

Mr Edward Hay, as you are no doubt aware, retired from active service on the first of January, but continues to give the Bank the benefit of his knowledge and experience through his position on the Board. His health would not permit him to undergo the strain which necessarily accompanies the position of General Manager and he wisely decided to retire to enjoy the well-earned rest to which his services of over forty years entitles him. Mr. Wm. Moffat has been appointed to the position of General Manager in his stead. I am sure the Bank will continue to prosper under his guidance.

It is with regret that I have to refer to the loss during the year of two Directors. Mr. Cawthra Mulock retired shortly after the last annual meeting and died quite suddenly on 1st December last. He was endowed with a spirit of enterprise which though he was still a very young man led to the establishment of several industries of value to the country.

Hon. W. J. Hanna also died suddenly, while in the South trying to regain his strength after an attack of influenza. He had a strong personality and has left his mark on the

Imperial Bank of Canada

political life of the Province, and the effect of his work towards Prison Reform must have an influence on the future life of this country. His interest in the affairs of this Bank was marked. The vacancies have been filled by the appointment of Mr. Frank A. Rolph and Mr. R. S. Waldie, both comparatively young men, active in their respective lines of business, who will, I am satisfied, give the Bank valuable service.

Last year we had the expectation of establishing this year the Officers' Pension Fund, but the Actuaries' advice is that we are still short of the necessary capital sum, and we are again deferring it, but as another step are coming to you for power to set aside a further hundred thousand dollars this year if we are warranted in doing so; in the meantime every officer is receiving proper consideration in case of retirement.

Our Bank Premises Account has increased some \$300,000 during the year. It has been found absolutely necessary to acquire permanent quarters for branches already established, or in some cases those about to be established, and it looks as if increase in this account might continue for some years to come. We feel that substantial as is the amount invested in this way that we have good value for it all. The rate of remuneration of the Directors has not been increased for many years, though the responsibility has grown with the growth of the Bank. We feel therefore that we are justified in coming to you for a moderate increase in the sum to be appropriated annually for division among them, and we ask you to amend the by-law in respect thereto.

I regret to say that we have had unsatisfactory news as to the condition of Mr. Ramsay's health, though hopeful that he will recover from his present illness. He advised us earlier in the year that he hoped to be with us at this meeting.

I am sure you will approve of the contributions made to the Patriotic and other fund as shown in the Profit and Loss account, and amounting to \$34,500.

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I would like again to testify to the loyalty and devotion of the Staff to the interests of the Bank. Those that I come in contact with are unsparing of themselves.

I beg to move the adoption of the Report.

THE VICE-PRESIDENT'S ADDRESS.

I am pleased to second the adoption of the Report, which I regard as most satisfactory.

The President has made an excellent address, giving many details in connection with the operations of the Bank, and making very intelligent remarks concerning matters more or less pertaining to banking. I can only compliment the Shareholders on the splendid results, and would say that these results are due to the General Manager's watchful oversight, together with that of the President, the Head Office Officials and all of the Officers of the Bank.

I regard the Imperial Bank as one of the best officered banking institutions in the country.

I referred a year ago to the importance of Capital and Labor coming together on a friendly basis. It is unnecessary for me now to enlarge on this subject, as this is something which is generally conceded at the present time. In the past Capital has not always been fair to Labor, and on the other hand, although my sympathies are very largely with Labor, having known in my early days personally what hard labor meant, I believe that Labor organizations have made, and are making a serious mistake in not recognizing that there should be an incentive to effort. Industry, intelligence and integrity are essential to success. This applies to people in every walk of life, and in banking I think, as in other organizations, an earnest effort should be made to ascertain where these qualifications are to be found, and to promote and compensate accordingly.

I have no doubt there are others who will have something to say in connection with the Report, and without taking up

Imperial Bank of Canada

further time I have much pleasure in seconding the President's motion.

THE PRESIDENT.—I would now ask Mr. Moffat, the General Manager, to address the meeting.

GENERAL MANAGER'S ADDRESS.

You have before you a copy of the Bank's Forty-fourth Annual Balance Sheet and Profit and Loss Account for the year ended April 30th, 1919.

We have again to draw your attention to the expansion in the present figures as compared with a year ago—both Deposits and Circulation show substantial increases—Deposits have increased from \$75,394,652 in April, 1918, to \$83,198,234 as on April 30th of this year. It is pleasing to note the large increase in our interest-bearing deposits—\$6,234,000—equal to 12%. A most satisfactory showing we consider, especially when we remember the very large amounts withdrawn for investment in War Loan during the year.

Previous to the war, and in fact during the first months of the conflict, Canada obtained some assistance from Great Britain and the United States; but, as you know, the former source has been closed for at least four years, and the New York market since the United States entered the war, so that the Savings deposits of the Banks have been the chief reservoir from which the Canadian Government has been able to draw during the last four years. In the face of these difficulties the increase in total deposits of the Canadian Chartered Banks of \$226,000,000 reflects credit upon the thrift of the Canadian people. We must not, however, overlook the fact that the war is now over and war contracts at an end. What effect this will have upon deposits is yet to be seen. To me it appears not unlikely that for a time at least Banks will find great difficulty in keeping up normal

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growth in this Department and I shall be agreeably surprised if some shrinkage is not shown in our next statement. The increase in the Bank's notes in circulation is, to some extent no doubt, the result of hoarding by a portion of our foreign population. These residents have not been with us long enough to understand that so long as they obey the laws no Canadian Government would be so foolish as to interfere with the savings of the people, be they native born naturalized or foreign.

I fear, however, some portion of our expanded note circulation must be attributed to inflation in prices. Owing to these high prices, it has taken more dollars during the past few years to transact the normal business of the country than heretofore; both causes for abnormal circulation will, we hope, disappear as the country settles down to peaceful occupation.

The maximum figure which our circulation reached was \$13,205,550 on November 16th, 1918, and I may say in passing that this expanded note circulation has been of little direct benefit to the Bank, it being necessary under the Bank Act to pay 5% interest on excess circulation or keep on deposit with the Central Gold Reserve an amount equal to such excess. The benefits derived from note circulation are of course further curtailed by the Government Tax, which you will see by reference to our Profit and Loss Statement amounted during the past year to the sum of \$70,000.

Our liabilities to the public have grown during the past twelve months to the large sum of \$96,610,997, being an increase of \$10,208,031; but the additional liability is to some extent offset by our increased holdings of Government securities, showing that we have at least done our share in financing the country during the strenuous war period. We have, in the face of these heavy demands upon our resources, been able during the year to keep our Reserves strong, and at no time in the Bank's history has our position

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been more satisfactory to the Board of Directors, and we trust also to our Shareholders.

Turning to the other side of the Balance Sheet you will notice the steady increase, the total now being \$112,186,457, as compared with \$101,817,909 a year ago; much of this growth is no doubt due to the Government's war financing, but we trust that when our country has again resumed the paths of peace, much, if not all, of this growth will remain. Our net profits are satisfactory, being \$62,450 in excess of a year ago, and after allowing for the \$500,000 transferred to Reserve Account the balance remaining (notwithstanding the \$100,000 which you were good enough to authorize us to transfer to the Pension Fund and the increased charges largely attributable to war conditions) shows an increase of \$160,000. As stated, we have maintained strong reserves throughout the year, and when this last balance sheet was prepared the legals, specie, deposit in the Central Gold Reserve, call loans, and balances due from other Banks show 33% of our liabilities to the public—not a bad showing I consider. Our second reserve consists of bonds, securities, etc., and when we add these to the actual cash our reserves are shown to be 61%—also satisfactory.

The war now being over it is worth our while to compare briefly the figures presented to you at the last meeting held before the outbreak of the World War with those of April 30th, 1919. In this period our total assets have increased \$33,323,206, which is equal to 42%. Circulation has increased \$7,108,376—equal to 149%. Deposits have increased \$24,959,380—equal to 43%.

Profits.—The profits for the year, \$1,247,516, have been computed after a most thorough examination of the assets of the Bank by our own officials and the Auditors and after making full allowances for depreciation, possible loss and every contingency. After transferring \$500,000 to Reserve account, the balance brought forward in Profit and Loss Account will stand at \$865,459; this is still a substantial amount, but we

must not overlook the fact that we are entering a period of reconstruction and a period in which the rates of interest may fall and without doubt a period when it will be more difficult to show as satisfactory profits. It is therefore our duty to make ample provision for possible depreciation in value of assets so that not only our depositors but also our Shareholders may enjoy the greatest possible confidence in the Bank's future. You must remember that it is largely out of active commercial business that your profits are made, and consequently we must be in a position to provide for normal expansion during the next few years although these years may, as stated, be less profitable; nor must we overlook the fact that even with the greatest care and economy in the management of our business, losses cannot be altogether avoided and expenses are likely to increase. It is for this reason we have thought it wise to carry forward a substantial balance at credit of Profit and Loss Account, in which policy we trust you will agree. While our first care is, of course, for our depositors we are not overlooking the interests of our Shareholders, and you must remember that, so long as safety and reasonable enterprise is exercised, your returns are more likely to increase than decrease as the years go by, while the returns from Government Bonds must necessarily come down.

Loans and Discounts.—In addition to direct assistance by way of advances to the Imperial and Dominion Governments we have made individual advances to enable subscribers to pay up their allotments of Victory Bonds. These advances are largely responsible for the increase in Call Loans, which you will notice have grown from \$2,470,097 a year ago to \$4,866,495 on date of our last balance sheet. This has not prevented us from assisting our ordinary commercial customers, advances to whom have grown from \$40,302,958 a year ago to \$48,544,711 to-day.

Bank Premises.—During the past year it has been necessary to purchase permanent homes for several of our

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branches, some at points where we were already located, some to house new branches. In every case economy has been exercised and we believe that we have obtained good value for the money expended.

Shareholders.—Our Shareholders have increased during the year from 1921 as on 30th April, 1918, to 1941 as on this date and as compared with 1729 on 30th April, 1914. We are always pleased to welcome new Shareholders as well as new customers.

New Branches.—During the war the pressure upon our staff was so great that we were unable to take advantage of what, in many cases, appeared to be favorable openings; since the Armistice a considerable number of our men have returned and for these we have had to make adequate provision and to do so have opened numerous small branches, all of which give promise of eventually adding to the profits of the Bank.

Staff.—When we last met the question giving us most concern was how to keep the routine of the Bank up-to-date. By overwork, willingly given by those members of the staff who were either over the military age or physically unfit, we have, with the assistance of over 500 young ladies, won through. I can assure you the task has not been a light one, and the Shareholders and the Bank cannot be too deeply grateful to the rank and file of the Imperial Bank for the work they have done since the war broke out in August, 1914. We at the top have had our difficulties, but had it not been for the loyal support received from those of lower rank the task would have been impossible.

Without exception, we have found places for all our returned men who, having served their Country in the war zone, have applied for reinstatement, and we have so far as possible given them positions and salaries equal to those they would have occupied and received had they remained in the active employment of the Bank during the war. This we

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have looked upon, not only as a duty, but a privilege, and we do not question your approval.

It may interest you to know that no less than 518 members of our staff responded to the call of our Country in the time of need, and I am sure you will join me in expressions of regret when I tell you that 63 have made the supreme sacrifice. We are proud of the honors earned by others in gaining decorations, several having been so recognized.

THE PRESIDENT.—Are there any remarks to be made before I put the motion? It is moved by myself, seconded by the Vice-President, that the Report which has been read be adopted, printed and circulated among the Shareholders. (Carried.)

THE PRESIDENT.—Before I request that the next motion be put, I have a letter here from the Manager at Grand Prairie, dated 13th of May, which you might be interested to hear. Grand Prairie is at present the last station, the end of the Edmonton, Dunvegan and British Columbia Railroad. When Mr. Moffat and I visited that country, something about a year and a half ago, we formed an impression that it was in the midst of a district that was almost incomparable as a grain growing country; the crops that we saw there were something wonderful. The Manager, Mr. Grisdale, has taken the trouble of going to the agent of the railroad there and obtaining information as to the incoming freight from 1st of January to 30th April, and he reports that there have come into that station in that time: 72 cars of cattle and horses, 14 cars of coal, 41 cars of building material, 16 cars of groceries and provisions, 40 cars of settlers' effects, 8 cars of flour and feed, 13 cars of agricultural implements, 4 cars of hardware, 4 cars of oil, 3 cars of furniture, 152 cars of general merchandise and 5 cars of automobiles. It looks as if we were justified in branching out in that country.

Moved by Mr. J. F. Gillespie, and seconded by Mr. W. Crocker, that Mr. G. T. Clarkson, F.C.A., and Mr. R. J.

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Dilworth, F.C.A., Toronto, be appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed a total of \$6,000.

THE PRESIDENT.—Before putting this motion I would just like to say that this remuneration has been increased \$1,000 over what the Auditors were getting last year. I think as the Bank grows that the work they do increases accordingly. The increase is not very large and I am sure will be approved by you. (Carried)

THE PRESIDENT.—The next motion has something to do with the Directors.

MR. J. K. MACDONALD.—Mr. Chairman, I have the very greatest pleasure in moving, and I may say in doing so I find no difficulty in tendering to the members of the Board the resolution of thanks, which is as follows: That the thanks of the Shareholders are due, and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year.

I feel that the very excellent Report which you have all heard read is proof positive of the necessity for such a motion.

We sometimes look upon such motions as being of a somewhat formal character, but when you come to think of the responsibility that rests upon Directors, and especially upon Directors of Banks, to whom are entrusted very important matters; the fact is that we give them our very greatest confidence and they are managing things for us which we couldn't manage for ourselves. So that, in making this resolution, it is not in any formal sense that I do so. I think that thanks are due to the Directors of the Imperial Bank, that they ought to have the hearty thanks of their Shareholders for the way in which they have attended to the affairs of the Bank during the past year. The Report, as I said, is very excellent and is sound evidence of the Directors' worthiness of the positions they occupy.

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I would like to congratulate my friend, the late General Manager as well as the Board, and I congratulate him on his election to the Board of Directorship, where his fund of experience gathered as I believe was mentioned by the Chairman, in forty-four years of service with the Bank, cannot help but be a wonderful asset.

I also think the Board of Directors have done a very wise thing in placing my friend, Mr. Moffat, as successor. I have a sort of an oversight from week to week over him, inasmuch as he sits a few seats from me in the church, and I can certify that his attendance, as regards regularity and so on, is all that could be desired.

It gives me the greatest pleasure to tender the thanks of the Shareholders to the President, Vice-President, and other members of the Board of Directors for their services during the past year.

Mr. H. C. Boomer—I beg to second the motion. (Carried).

THE PRESIDENT.—I will ask Dr. Merritt and Sir William Gage to reply to this motion.

DR. MERRITT.—Gentlemen: My presence here to-day is, I think, sufficient rebuttal of the article appearing in the morning papers, regarding the two Directors who were elected to this Board, one replacing William Hamilton Merritt, deceased. I am happy to be able to contradict such information. (Laughter.)

It might also appear to you that owing to my long absence from Toronto I should join with you in offering a vote of thanks to the Directors, rather than be one accepting such a tender.

I am satisfied and delighted with the work of the Directors during the past year, of which I have only assisted in three months of it; but the Directors thoroughly appreciate the sentiment expressed by you in this resolution, and, with the

mover, we do not take it as a formal vote of thanks. We believe that you know something of the duties that the Directors have had to perform, especially during the past four years. The Directors do not claim that they are all the Imperial Bank, by a long way, but are ready to admit that the men behind the gun, the men dealing with the public and bearing the brunt of the struggle between claims of the customers and the criticism of Head Office, are perhaps more to be praised than the Directors themselves.

During my long absence of four years, whether my duties were destructive or whether they were constructive, I had many hours of forced solitude, and naturally my mind reverted to home and very naturally also the Bank came much in these thoughts, but those thoughts connected with the Bank were absolutely composed of contentment and of satisfaction. I felt I knew somewhat of the difficulties the Board experienced during those stormy times, and when I returned I found that it had had its difficulties and had its moments, hours and days of anxiety, but my confidence and my knowledge of the Directors led me to feel absolute confidence in their work, as well as the work of the officials of the Bank, that they would be absolutely satisfactory to everybody concerned with the Bank, the Shareholders and all.

I think, like the rest, we were all optimistic as to the final outcome of the war, though there were days and intervening times when it was very hard to remain so; it required the presence of the cheerfulness of the men at the front to remain confident. If they had not remained cheerful, if they had become pessimistic, I think there would be a different story to tell.

But, the war is over, and the period of reconstruction is here: I prefer the word "readjustment" to that of reconstruction. I think it is more of a readjustment along lines already well laid than of reconstruction, and it will require for the next twelve or eighteen months, at least, most serious consideration by every thinking man in Canada. This is

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especially true now that the masses on the two sides are so far apart. I think it is time for somebody to step in between them and say: A few men and a few instruments of the creed of Bolshevism are not going to throw this country into chaos. It seems to me the situation this morning is somewhat better, because there is a bridge across the channel if we can find it; but without co-operation and without sympathy toward labor the greatest progress cannot be made, nor can it be made with influence being directed toward labor by agents of Bolshevism, which is directly opposed to all Anglo-Saxon principles.

I think that the policy of the Imperial Bank is the policy that was laid in the foundation of the Bank. My twelve years' experience in the Board, and it is an honored position, have shown me that the founders laid well the foundation. The policy has been criticised as being too conservative. Any policy that leads to success can only be conservative, and it is rather to our credit that we should have the reputation of being a conservative bank. Conservatism in the case of banks means a sympathetic interest in the borrower with every interest of the Shareholders at heart, and I am sure you will be glad to feel that this policy is being, and will continue to be, carried out by the Bank. Changes come with time, and changes, of course, will be made in the policy.

I am sorry to notice by the absence of several members of the Board, whose faces I counted on seeing the Grim Reaper has been working, but their places have been filled by men of high ability and judgment, and I am sure that you all agree that the Bank will profit by their assistance.

The retirement of the General Manager has been mentioned, and I am sure you will join me in conveying the sentiment of my hopes that he will be long spared to remain an active member of the Board, and that he will come back from his intended trip to the Old Country very much improved in health.

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I had the pleasure of writing from England to the President that the logical choice for a successor was the present occupant of the position.

Gentlemen, on behalf of the Board of Directors, I thank you for your resolution

SIR WILLIAM GAGE.—I am sure we are all delighted to welcome back home Dr. Merritt, after four years of great service Overseas. We have all listened with interest and delight to his address, which leaves it unnecessary for me to say a single word.

Why should you give the Directors your thanks? Why should you give them thanks for carrying out merely the office which you have decided they should fill?

You have heard the Report and have seen the large addition to the Reserve Fund, \$500,000. I can only say: do not expect that we can show you every year such an increase.

However, so long as we have a Scotchman in the position of General Manager, and so long as he is watched over every Sunday by Mr. Macdonald, and on week days by our President, who sits every day beside the General Manager looking after the affairs of the Bank, I expect, Gentlemen, that the Imperial Bank will continue to be one of the most successful banks in Canada, and I hope it will continue in its policy, which resembles a bit of advice I received when a young fellow from one of the best criminal lawyers in Toronto, which was: "Never fly higher than you can roost." I thought that good advice.

I hope as the years go on we will come to you with equally successful Reports, and that the Imperial Bank will continue to be one of the most prosperous banks in the country. It will be one of the safest banks for the depositors and one of the most accommodating banks to customers, provided, of course, that the security is ample, and that guarantees,

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composed of everything that the man has, are given up to the Bank. (Laughter.)

May I express the hope that the Bank will continue, as in the past, to prosper.

THE PRESIDENT.—The next matter of business I assume is a vote of thanks to the staff, and I am sure that the Shareholders will be glad to make that vote.

MR. JOHN WATT.—I am very pleased, Mr. Chairman, to move the following resolution: That the thanks of the Shareholders be given to the General Manager, the Superintendent of Branches, the Chief Inspector and other officers of the Bank, for their attention to the interests of the Bank and for the efficient performance of their respective duties.

Mr. Macdonald has taken out of my mouth much of what I would have liked to say. Regarding our General Manager, however, I am very pleased to say that Mr. Macdonald is not the only one exercising oversight over him. It is my privilege to see that his collection is deposited each Sunday, and I am sure that his performance in that connection leaves nothing to be desired. (Laughter.)

As far as the other members are concerned, I am sure that the very, very satisfactory report is due in no small measure—I don't like to discriminate against the Directors—but in fact is due more to the efficiency of the staff, and it gives me the greatest of pleasure to tender this resolution of thanks to them.

MR. G. W. HOWLAND.—I have much pleasure in seconding this motion. (Carried.)

THE PRESIDENT.—I am going to ask Mr. Moffat, Mr. Phipps, Mr. Boulton, and Mr. Forster our Manager at St. Catharines to reply to this. I may say, on this occasion we anticipated having some of our staff from the West here, but the communications have all been delayed in the mails and unfortunately they did not receive the invitations in time.

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MR. MOFFAT.—I have great pleasure in thanking you for the resolution which you have voted, not only for myself but for the other members of the staff, including 500 young ladies that we have in our employment. There are other members here from whom we would like to hear, and I simply thank you very much for the motion.

MR. PHIPPS.—The expression of thanks is very much appreciated by myself, and I am sure by the other members of the staff. We have experienced considerable difficulty in meeting the demands for readjustment of our staff, but thanks to the five hundred young ladies mentioned by the General Manager we have succeeded in carrying on.

I would like to take this opportunity of expressing on behalf of the staff our appreciation of the efforts and labor in our welfare of our late General Manager, and also to make assurance of loyalty to his successor.

MR. G. D. BOULTON.—I also have pleasure in thanking you for the vote of thanks.

MR. J. A. FORSTER.—Mr. President, I am sure all the managers who are present, and those who are not here to-day, will greatly appreciate the kindly words that have been said about their efforts and the other members of the staff. We are very glad that the Head Office officials and the Directors and Shareholders appreciate the efforts of the staff, and I thank you on behalf of the members.

The Secretary read proposed By-law No. 34 as follows:—

That in addition to all other sums which the Directors may be authorized to contribute to the Pension Fund for the officers and employees of the Imperial Bank of Canada, the said Directors are hereby authorized in their discretion to contribute to the said fund out of the profits of the Bank during the financial year ending 30th April, 1920, a sum not exceeding \$100,000.

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MR. ROBERT CARSWELL.—Mr. President, I have much pleasure in moving this resolution which is in recognition of services rendered, and it would be well if this principle were carried out on other planes; for example: the Post Office, and all officers that serve the community. It seems to me there should be some means by which their efforts could be rewarded in case it becomes necessary for them to drop out. If there were something by which the people could pay into a fund that would assist them in time of trouble instead of paying into a strike fund, it would be much better.

I have much pleasure in moving, seconded by Rev. T. W. Paterson, That By-law No. 34 as read, be and the same is hereby approved of and adopted and that the seal of the Bank be attached thereto.

Rev. T. W. Paterson—I beg to second the motion.

On being put to the meeting the motion was duly carried.

The Secretary then read proposed By-law No. 35 referring to an increase in the remuneration of the Directors as follows:—

The Shareholders of Imperial Bank of Canada enact as follows:

That Section 5 of By-law No. 26 (as amended by By-law No. 31) be and the same is hereby amended by striking out the words Sixteen Thousand Dollars and inserting in lieu thereof the words Twenty-six Thousand Dollars.

DR. GRASETT.—I think this is a very important resolution for the Shareholders. Some of them are quite willing to compliment but not so willing to substantiate their remarks in a concrete form. I am not quite certain, but I believe in Mr. Macdonald's remarks it was stated that they were only amateurs. If so, they are the sort of amateurs I want to have work for me. The only point I object to in the resolution is that they did not go far enough, they could

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easily have mentioned a larger sum. However, the resolution reads for \$26,000 and it gives me great pleasure to move this resolution: That By-law No. 35 as read be and the same is hereby approved of and adopted and that the seal of the Bank be attached thereto.

Mr. James W. Bain, K.C.—I have pleasure in seconding this motion.

On being put to the meeting the motion was duly carried.

THE PRESIDENT.—I am sure the Directors appreciate the motion.

The next motion is for the election of Directors.

Moved by Mr. O. F. Rice, seconded by Mr. Chas. A. Case: That the ballot box be now opened and remain open until 2 o'clock this day for the receipt of ballot papers for the election of 12 Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered. (Carried.)

The Scrutineers appointed at the meeting subsequently reported the following Shareholders duly elected Directors for the ensuing year:—Peleg Howland, Elias Rogers, William Ramsay, William Hamilton Merritt, M.D., Sir William Gage, Sir James Aikins, K.C., John Northway, J. F. Michie, Sir James Woods, E. Hay, Frank A. Rolph, R. S. Waldie.

The meeting then adjourned.

BOND DEPARTMENT

HEAD OFFICE

Investments

WE REGARD

INVESTMENT BANKING

AS ONE OF THE IMPORTANT SERVICES WE
AFFORD TO OUR CUSTOMERS

WE ARE ALWAYS PLEASED TO MAKE QUOTATIONS
OR TO ANSWER ENQUIRIES
REGARDING

GOVERNMENT OR MUNICIPAL BONDS

WE SOLICIT YOUR BUSINESS
EITHER IN BUYING OR SELLING.
OUR LOCAL MANAGERS WILL BE
PLEASED TO TALK OVER YOUR

BOND INVESTMENTS

WITH YOU

W. S. ELLIOTT

Manager, Bond Department

TORONTO

List of Shareholders

of the

Imperial Bank of Canada

as on April 30th, 1919

SHARES, \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Mrs. Eva I.....	Smiths Falls.....	17
Abbott, Oscar C.....	".....	13
Abbott, Mrs. Rachel G., in trust for Paul Abbott.....	Cleveland, Ohio.....	1
Abell, Henry.....	Winnipeg.....	60
Adams, Mrs. Amy E.....	Sault Ste. Marie, Ont.....	14
Adams, Mrs. Annie S. C.....	Port Perry.....	4
Adams, John M., M.D.....	New York, N.Y.....	45
Adams, W. A.....	Sault Ste. Marie, Ont.....	7
Addison, Mrs. Elizabeth A.....	Toronto.....	10
Aikins, Sir J. A. M., K.C.....	Winnipeg.....	84
Aitken, Mrs. Elizabeth G.....	Cheviot, Sask.....	4
Akers, Mrs. Emily.....	Toronto.....	5
Albon, Miss Ada L.....	St. Catharines.....	10
Alcorn, Samuel.....	Lindsay, Ont.....	2
Aldwell, Executrix Estate Thos. D.....	Bournemouth, Eng.....	45
Alexander, Mrs. Jennie.....	Conn, Ont.....	9
Alexander, Exors. Estate Wm.....	Santa Barbara, Cal.....	29
Alston, Mrs. Margaret G.....	New Barret, Eng.....	10
Amys, Arthur L.....	Peterborough, Ont.....	10
Anderson, Miss Annie.....	Gores Landing.....	2
Anderson, Mrs. Dorothea S.....	Ottawa.....	12
Anderson, Mrs. Emily L.....	Highland Park, Mich.....	4
Anderson, Miss Emily L.....	Toronto, Ont.....	30
Anderson, Mrs. Florence.....	Edmonton South, Alta.....	2
Anderson, Miss Joan.....	Toronto.....	5
Anderson, Ross.....	Brantford, Ont.....	1
Andrews, Miss Esther J. A.....	Toronto.....	17
Angus, Alex. F., in trust for Mrs. Jane A. Renny.....	Regina.....	24
Appelbe, Joseph.....	Detroit, Mich.....	50
Applegath, L. J.....	Toronto.....	25
Appleyard, R. H.....	Humberstone.....	5
Archbold, Revd. Francis H. W.....	Dublin, Ireland.....	22
Archer, Edward.....	Toronto.....	56
Archibald, Exors. Estate C. B.....	Truro, N.S.....	15
Ardagh, H. H.....	Toronto.....	10
Arden, Mrs. Marion J.....	Calgary, Alta.....	1
Armbrust, Robt. J.....	Chantler, Ont.....	1
Armour, E. Douglas, K.C.....	Toronto.....	70

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Armstrong, D. N.	St. Louis, Mo.	23
Armstrong, Exors. Estate Mrs. Elizabeth	Toronto.	26
Armstrong, Mrs. Fidelia J.	"	2
Armstrong, Herbert W., M.D.	Fergus.	60
Armstrong, Mrs. Mary J., and Miss Dorothy M. Armstrong, Joint Acct.	Chico, Cal.	11
Armstrong, Thomas, M.D.	Toronto.	14
Armstrong & Cook.	"	30
Arnold, Benjamin W.	Albany, N.Y.	68
Arnold, Exor. Estate Charlotte J.	Parkstone, Eng.	15
Arnold, Mrs. Martha C.	St. Catharines.	30
Arnoldi, Frank, in trust.	Toronto.	21
Arthurs, Mrs. Anne J., Trustee.	"	216
Ashbridge, Jesse.	"	23
Athoe, William G.	Ridgeway.	50
Auld, Mrs. Christina M.	Toronto.	7
Austin, Albert W.	"	200
Avonmore, Viscountess Mabel Sara.	Bournemouth, Eng.	7
Aykroyd, Mrs. Mable P.	Toronto.	2
Backus, Mrs. Helen M.	Olcott, N.Y.	1
Bagnani, Madame Florence R.	Rome, Italy.	86
Bain, George D.	Sussex, N.B.	56
Bain, James W., K.C.	Toronto.	20
Bain, John A.	Sussex, N.B.	2
Bain, Mrs. Mary.	Toronto.	375
Baines, Allen, M.D.	"	25
Baines, Mrs. Annie Z.	"	20
Baines, Exor. Estate Mrs. R. J. Ella.	"	39
Baird, Wm.	Sunderland, Ont.	6
Baker, Mrs. Bessie W.	Kingston, Ont.	2
Baker, Carter O.	North Bay.	2
Baker, Rev. Hibert R.	Victoria, B.C.	4
Baldwin, Æmilius.	Toronto.	5
Baldwin, Revd. H. Grasett.	Farnham, Eng.	50
Baldwin, Exors. Estate Henry St. Geo.	Toronto.	25
Baldwin, Trustees Estate J. B., M.D.	"	20
Baldwin, L. H.	"	22
Baldwin, L. H., in trust for Miss Elizabeth A. M. Baldwin.	"	28
Baldwin, Trustees Estate W. A., M.D.	"	71
Bales, Miss Maria J.	"	6
Balkwill, James.	St. Thomas.	20
Ball, Miss Florence S.	Toronto.	28
Ball, Miss Louisa A.	"	28
Ballantyne, A. W.	"	100
Bancroft, Mrs. Margaret.	Vancouver, B.C.	3
Bank of Hamilton, Pension Fund.	Hamilton.	24
Barnum, Mrs. Margaret.	Grafton, Ont.	25
Barr, Walter J.	Toronto.	50
Barrie, Mrs. Winnifred J.	"	42
Barron, Miss Grace C.	Fonthill.	7
Bartlett, Mrs. Janet B.	Dunnville, Ont.	3
Barton, Chas. F., and G. E. Barton, in trust.	Toronto.	30
Bate, Arthur W.	St. Catharines.	20
Bate, Charles F.	Brampton.	20

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Bate, Edward N.....	Toronto.....	15
Bate, Henry N.....	St. Catharines.....	20
Bate, Herbert M.....	".....	15
Bate, Miss Mary F.....	".....	17
Bate, Exors. Estate Newell.....	Ottawa.....	103
Bate, Thos. B.....	New Orleans, La.....	20
Bate, Exors. Estate Thomas B.....	St. Catharines.....	77
Bate, W. Thornton.....	".....	20
Bate, W. T., and H. J. Taylor, in trust...	".....	15
Bates, James C., D.D.S.....	Toronto.....	37
Baugh, Mrs. Florence.....	".....	20
Baxter, D. W.....	Bedford Park, Ont.....	35
Beattie, Miss Mabel J.....	Woodstock, Ont.....	10
Beatty, Mrs. Lillian M.....	Toronto.....	21
Beaty, John W.....	".....	28
Beck Manufacturing Co., Ltd., C.....	Penetanguishene.....	98
Bedford, William G.....	Arthur, Ont.....	1
Beemer, Frank, M.D.....	Vittoria, Ont.....	28
Beeshy, Mrs. Clara E.....	Ridgeway.....	20
Begg, John W., M.D.....	London, Eng.....	116
Belcourt, Miss Gabrielle.....	Ottawa.....	4
Bell, Mrs. Annie.....	".....	8
Bell, A. M., and Charles Bell, Trustees...	Halifax, N.S.....	2
Bell, J. P., and Madeline E. Bell, Trustees Estate Annie M. Park.....	Hamilton.....	2
Bell, Miss Madeleine E.....	".....	36
Benjamin, Mrs. Henrietta.....	Edmonton, Alta.....	1
Bennett, Mrs. Hannah J.....	New Haven, Conn.....	100
Benson, Mrs. Alice M. McK.....	Toronto.....	9
Benson, Miss Clara C.....	Port Hope.....	7
Benson, Miss Emily C.....	".....	8
Benson, Exors. Estate Frederic A.....	".....	22
Benson, Miss May L.....	St. Catharines.....	6
Benson, Miss Susan E.....	".....	49
Benson, T. B. F.....	Port Hope.....	1
Benson, Exors. Estate Judge Thos. M.....	".....	58
Berard, Miss Irma.....	Paris, France.....	5
Berry, Miss Christena J.....	Corinth, Ont.....	2
Berry, H. L.....	Walkerville.....	1
Bertie Lodge, No. 150, I.O.O.F.....	Ridgeway.....	7
Berwick, John W. R.....	Mount Vernon, N.Y.....	3
Bethune, Arthur M.....	Hamilton.....	4
Bethune, Miss Beatrice M.....	Guelph.....	33
Bethune, Rev. C. J. S., in trust.....	".....	78
Bethune, Miss Margaret V.....	Toronto.....	33
Bethune, Miss Marion L.....	".....	33
Bevan, Rev. William.....	Niagara Falls South..	30
Bews, James, and Margaret Bews, Joint Account.....	Orkney Islands, Scot..	3
Bews, John T.....	New Liskeard.....	1
Bicknell, Alfred.....	Toronto.....	16
Bicknell, Alf., Annie and J. W., Trustees..	".....	5
Bicknell, Miss Annie.....	Hamilton.....	11
Bicknell, James W.....	Toronto.....	7
Bicknell, Mrs. May I.....	Hamilton.....	56
Bicknell, Mrs. Minnie.....	Toronto.....	28
Bingham, C. D.....	Toronto.....	25

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Bingham, Mrs. Emma K.	Aylmer, Ont.	14
Bingham, R. W.	Eau Claire, Wis.	52
Bissonnette, Louis.	St. Catharines.	42
Blachford, Mrs. Ida E.	Toronto.	14
Black, A. H.	"	33
Black, A. T.	"	36
Black, F. A.	Fergus.	2
Black, Frederick J.	Tweed, Ont.	13
Black, Mrs. Helen.	Fergus, Ont.	17
Black, J. C.	Toronto.	140
Blagborne, Mrs. Medora.	Ridgeville, Ont.	9
Blaiklock, Mrs. Jennie E.	Montreal.	4
Blaiklock, Executor Estate Mrs. Martha.	"	20
Blake, Mrs. Ethel M.	Port Hope.	7
Blakely, John P.	Picton, Ont.	6
Boeckh, John C.	Toronto.	7
Booker, Newman.	Monrovia, Cal.	6
Boomer, Miss Gertrude A.	Toronto.	24
Boomer, Miss Helen A.	"	16
Boomer, Henry C.	"	98
Boomer, Miss Jessie I.	"	16
Booth, G. E. H.	Cobalt.	23
Booth, William.	Toronto.	35
Borland, Joseph G.	Claremont, Ont.	21
Boswell, A. R.	Toronto.	15
Boswell, A. R., K.C., Executor Estate Mary Cruso, deceased.	"	9
Boswell, Andrew W.	Quebec.	14
Boswell, Charles E. A.	"	2
Botsford, Miss Bessie.	Toronto.	1
Boufford, Simeon.	Amherstburg, Ont.	10
Boullee, W. H.	New Hamburg, Ont.	10
Boulter, S. E., M.D.	Niagara Falls, Ont.	15
Boulton, Miss Adeline M.	Toronto.	1
Boulton, A. R. M., and The Royal Trust Co., Exors. Estate Mary E. King.	Quebec.	280
Boulton, Arthur St. G.	Toronto.	10
Boulton, Administrator Estate John.	"	44
Bourke, Mrs. Elizabeth.	North Bay.	10
Bourlier, Mrs. Nellie G.	Toronto.	5
Bowns, Miss Felice M.	Brooklyn, N.Y.	10
Box, Harry.	Ridgeway.	15
Boyce, James G.	Toronto.	28
Boyd, Administrators Estate Mrs. Harriet.	"	7
Boyd, Mrs. Ida I.	"	16
Boyd, John.	"	31
Boyer, Mrs. Emily H.	Willow Point, B.C.	30
Boyle, Mrs. Amy.	Toronto.	70
Boyle, Mrs. Annie E.	Niagara Falls.	2
Boyle, Arthur.	"	40
Bradley, Chas. T.	Port Colborne.	10
Brecken, E. R. M.	Toronto.	26
Breckenridge, Mrs. Eleanore G.	"	70
Breedon, Miss Grace M.	Brantford.	30
Brett, Thos. E.	Toronto.	7
Brien, William.	Trillick, Ireland.	23
Briggs, Mrs. Arabella V.	Niagara Falls, N.Y.	6

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Briggs, J. H. A.....	Brockville.....	11
Bright, William M.....	Niagara Falls.....	50
Bristow, James.....	St. Thomas.....	4
Brodie, Francis A., Trustee.....	Vancouver.....	7
Brodie, Trustees Estate John L.....	Toronto.....	18
Brooks, Mrs. Lila Fair.....	San Francisco, Cal.....	19
Broughton, Miss Vida E.....	Bradford, Ont.....	3
Brouse, Mitchell & Co.....	Toronto.....	35
Brown, Miss Agnes C.....	Ottawa.....	1
Brown, Allen.....	Montreal.....	11
Brown, Miss Annie M.....	Ottawa.....	1
Brown, Miss Florence E.....	".....	1
Brown, F. D.....	Toronto.....	220
Brown, Isaac.....	Blyth.....	10
Brown, Miss Jean.....	Ottawa.....	1
Brown, Miss Margaret M.....	Oak Park, Ill.....	6
Brown, R. R., in trust.....	Galt.....	1
Brown, Victor E.....	Oak Park, Ill.....	35
Brown, Victor E., Trustee.....	".....	22
Bruce, Mrs. Margaret C.....	Racine, Wis.....	28
Bryce, P. H., M.D.....	Ottawa.....	17
Brymner, Mrs. Georgie G.....	Lethbridge, Alta.....	23
Bryson, Miss Jean.....	Perth.....	17
Bryson, Miss Maggie.....	".....	17
Bryson, Robt. B.....	".....	7
Buck, G. Philip.....	Brantford.....	36
Buck, W. E.....	".....	28
Bull, Bartle E.....	Toronto.....	23
Bull, Miss Kate E. M.....	".....	28
Bull, Mrs. Nettie H.....	".....	40
Burbidge, Mrs. Susan M.....	Winnipeg, Man.....	20
Burgess, Miss Augusta W.....	Cambridge, Mass.....	10
Burgess, Trustee and Executor Estate Ralph K.....	Toronto.....	210
Burk, Miss Charlotte A.....	".....	3
Burland, Exors. Estate G. B.....	Montreal.....	121
Burns, Gavin H., and F. B. Pemberton, Trustees Estate B. W. Pearce.....	Victoria, B.C.....	60
Burns, Mrs. Margaret L.....	Toronto.....	7
Burr, Wm.....	Fergus.....	15
Burritt, A. P.....	Toronto.....	60
Burritt, Mrs. Emma, in trust for Elizabeth Aylesworth.....	".....	5
Burt, Mrs. Margaret L.....	Wilmington, N.C.....	2
Burton, Edward C.....	Medicine Hat, Alta.....	15
Burton, George F.....	Toronto.....	20
Burton, George F., in trust for Mrs. Eliza- beth F. Bain.....	".....	10
Burton, Mrs. Maude.....	".....	7
Cadenhead, Mrs. Emma J.....	Kingston, Ont.....	9
Cadham, Joseph G.....	Niagara Falls.....	6
Cairns, Mrs. Katherine B.....	Woodsville, N.H.....	8
Caldbeck, Mrs. Margaret.....	Toronto.....	10
Calder, Robt. W.....	".....	1
Caldwell, Executors Estate Wm.....	Peterboro.....	14
Cameron, A. B., in trust.....	Toronto.....	11

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Cameron, Mrs. Elizabeth S.	Toronto	75
Campbell, Alex.	Hamilton	12
Campbell, Alex. J., Trustee for Louise L. Yeoman	Truro, N.S.	7
Campbell, Mrs. Caroline J.	Hamilton	24
Campbell, C. S., G. T. Bogert and The Royal Trust Co., Trustees	Toronto	70
Campbell, Donald	Thorold	16
Campbell, Miss Ethel M.	Toronto	15
Campbell, Mrs. Jessie L.	"	25
Campbell, J. Roy, J. H. A. L. Fairweather and C. F. Inches, Trustees for Elizabeth Norman	St. John, N.B.	111
Campbell, Miss Mabel M.	Hamilton	34
Campbell, Miss Mary G.	Tillsonburg	2
Campbell, Miss Ruby C.	Hamilton	42
Canada Life Assurance Co.	Toronto	1997
Cant, Joseph	"	10
Carey, Mrs. Margaret	Hamilton	100
Carey, Executors Estate Wm.	Toronto	29
Carleton, Hubert	"	23
Carleton, Mrs. Marie	"	35
Carmichael, C. G.	"	17
Carmichael, Paul C.	"	2
Carmichael, Thos. L.	"	23
Carnahan, Mrs. Mabel A.	"	8
Carr, George W.	Wingham	15
Carruthers, James N.	Toronto	14
Carscallen, Henry G.	Hamilton	5
Carswell, Robt.	Toronto	140
Carter, Mrs. Amy J.	Port Colborne	15
Carter, Administrator Estate C. H.	"	5
Carter, Miss C. Louise	"	2
Carter, Mrs. Ellen E.	"	2
Carthew, Mrs. Elizabeth I.	Ingersoll	2
Case, C. C.	New Norway, Alta.	3
Case, Charles A.	St. Catharines	111
Case, Miss Eileen E.	"	3
Case, E. J.	Edmonton South, Alta.	3
Case, Milo M.	Edmonton, Alta.	1
Case, Mrs. Nora J.	New Norway, Alta.	1
Cassels, Mrs. Laura Cecil	Toronto	25
Cassels, R. S.	"	30
Cassels, Justice Sir Walter G. P.	Ottawa	84
Cassels, W. Gibson	Toronto	85
Caswell, Executrix Estate Fred. T.	Derby Line, Vt.	5
Caven, Miss Jean	Toronto	6
Cawthra, Mrs. E. J.	"	19
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson	"	35
Cawthra, Mrs. E. J., W. H. Cawthra and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra	"	23
Chadburn, Herbert B.	Montreal	5
Chambers, Albert	Aylmer West, Ont.	45
Chandler, Mrs. Jennie L.	Toronto	5
Chantler, Elwood	Chantler, Ont.	18

Imperial Bank of Canada

Chapman, William.....	Toronto.....	25
Chartered Trust and Executor Co.....	".....	8
Chase, Mrs. Margaret G.....	Ayr, Ont.....	11
Chellew, Mrs. Carrie M.....	Santa Barbara, Cal.....	3
Chellew, Miss Clara M.....	Welland, Ont.....	15
Chellew, Joseph S.....	Blyth, Ont.....	4
Cheney, William G.....	Montreal.....	70
Cherry, Blain.....	Preston.....	3
Cherry, Geo. A., and Wm. Cherry.....	".....	60
Cherry, Mrs. Jennie A.....	Toronto.....	5
Cherry, John.....	Galt.....	32
Chester, Geo. T.....	Buffalo, N.Y.....	10
Child, Mrs. Ada B.....	Cochrane.....	15
Chisholm, Duncan.....	Kitchener, Ont.....	11
Chisholm, T. A.....	Toronto.....	7
Chiswell, J. P.....	Stratford, Ont.....	23
Christopher, Executrices Estate A. N.....	Ingersoll.....	38
Christopher, George.....	".....	6
Christopher, Mrs. Matilda.....	Oakland, Cal.....	43
Clarke, Mrs. Jane D. F.....	Fitzroy Harbour, Ont.....	9
Clarke, L. F.....	Aylmer, Ont.....	3
Clarke, R. J.....	Colborne, Ont.....	5
Claus, Jacob.....	Ridgeway.....	17
Clayton, Mrs. Fannie G.....	Swansea, Ont.....	9
Clemitsen, Miss Mary E.....	Windsor, Vt.....	4
Clergue, Miss Gertrude.....	Montreal.....	2
Clergue, Miss Gertrude, in trust.....	".....	2
Cleveland, Milo L.....	Brockport, N.Y.....	10
Clews, Arthur L.....	Rhyl, Wales.....	1
Cline, Leonard F., M.D.....	Kitchener, Ont.....	21
Cline, Mrs. Louisa V.....	".....	7
Clogg, Mrs. Isabella E.....	St. Catharines.....	9
Coccola, Rev. Francis.....	Greenwood, B.C.....	8
Cockshutt, Edmund L.....	Brantford.....	30
Cockshutt, Frank.....	".....	74
Cockshutt, Harry.....	".....	100
Cody, Mrs. Florence L.....	Toronto.....	7
Cody, Rev. H. J.....	".....	63
Coe, Mrs. Luella M.....	Ridgeway, Ont.....	2
Coleman, James.....	St. Thomas, Ont.....	3
Coleman, Mrs. Maud M., in trust.....	Toronto.....	10
Collins, Mrs. Addie Z.....	St. Catharines.....	5
Collver, Mrs. Nessie.....	Toronto.....	1
Colonial Investment and Loan Co., The.....	".....	600
Confederation Life Association.....	".....	200
Cooch, A. C.....	".....	65
Cook, Geo. E., in trust for Estate Geo. J. Cook.....	".....	200
Cook, Geo. T.....	Welland.....	20
Cook, Trustees Estate John L.....	Toronto.....	300
Cook, Mrs. Laura.....	Niagara Falls South, Ont.....	4
Cooke, Mrs. Elizabeth.....	Uxbridge.....	12
Cooper, Mrs. Mary G., in trust.....	Balderson, Ont.....	28
Cooper, Rev. William.....	Mount Forest, Ont.....	4
Cooper, William H.....	St. Thomas, Ont.....	34
Copland, Mrs. Madge.....	Toronto.....	2

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Coppley, Geo. C., in trust	Hamilton	35
Coppley, Miss Lottie	"	14
Cosens, Mrs. Lillie G.	Toronto	10
Coste, D. A., in trust	Niagara Falls	16
Coste, Eugene	Calgary, Alta.	58
Coste, Louis	Ottawa	20
Couch, John A., M.D.	Toronto	6
Coulthard, Mrs. Eva E.	Peterborough	29
Coulthard, R. A.	Oshawa	18
Coulthard, Miss Sarah A.	Peterborough	15
Coulthard, W. W.	"	40
Court Bertie, No. 478, C.O.O.F.	Ridgeway	6
Courtice, Miss Ada B.	Toronto	1
Courtice, Andrew R.	"	1
Courtice, Francis E.	Collingwood	4
Cowan, Wm. A.	Cochrane, Ont.	8
Crane, George A.	Niagara Falls	3
Crane, Executor Estate Robt.	Welland	20
Cranston, Mrs. Edith	Tansley, Ont.	4
Crawford, Mrs. Edith L.	Edmonton, Alta.	46
Crawford, Miss Geraldine F.	St. Catharines	15
Crawford, J. T., Trustee	Toronto	3
Crawford, Miss Sara J.	Windsor, Ont.	10
Crawford, Thomas	Toronto	50
Cream, Miss Rachel	Quebec	36
Creighton, Mrs. Margaret A.	Brantford	14
Crewe, H.	Toronto	16
Crocker, Miss Adelaide B.	"	1
Crocker, William	"	200
Crocker, Wm., in trust for James W.	"	1
Crooks, Willoughby	Montreal	7
Crookshanks, Mrs. Eliza S. M.	Peterborough	3
Crosthwaite, Harvey F.	Bartonville, Ont.	3
Crow, Miss Mary	Toronto	1
Crowe, Wm., A. J. Bell, T. H. Johnson and J. A. McInnes, Trustees	Halifax	1
Crowe, Wm., J. A. McInnes, T. H. Johnson and A. J. Bell, Trustees Jost W. Methodist City Mission	"	9
Crowther, Wm. C.	Toronto	205
Crysler, Mrs. Catherine	St. Davids	3
Cummings, Mrs. Maude S.	Winnipeg, Man.	6
Currie, Executors Estate Christina V.	Port Perry	43
Cuthbert, Mrs. Estella	Guelph	17
Cuthbert, Mrs. Estella, in trust for Edward S. Cuthbert	"	1
Cuthbert, Mrs. Estella, in trust for Mary A. Cuthbert	"	1
Dalton, Charles C.	Toronto	65
Dalton, Executors Estate Mrs. Emeline M.	"	16
Dalton, Miss Florence E.	"	8
Dalton, Mrs. Ophelia H.	"	22
Daly, Sir M. B., and Eastern Trust Co., Trustees for Mrs. M. C. Primrose	Halifax, N.S.	12

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Daly, Sir M. B., and J. B. Kenny, Agents of Capt. Arthur L. Keogh.....	Halifax, N.S.....	12
Daly, Sir M. B., and J. B. Kenny, Agents of Major E. J. L. Keogh.....	".....	1
Daly, Sir M. B., and J. B. Kenny, Agents of Miss Mary C. Keogh.....	".....	1
Dalzell, Mrs. Allie, in trust for Women's Hospital Aid Society.....	Galt.....	4
Danter, Miss Alice H.....	Toronto.....	7
Darlington, Miss Annie.....	".....	4
Darlington, Edwin.....	Merton, Ont.....	11
Darlington, Miss Grace.....	Toronto.....	6
Darlington, Josiah.....	Todmorden, Ont.....	5
Darlington, Robt. J.....	Toronto.....	37
Davidson, Mrs. Florence I.....	St. Catharines.....	4
Davie & Sons, Geo. T.....	Levis, P.Q.....	10
Davies, Mrs. Eleanor.....	Toronto.....	13
Davies, Executors Estate Mrs. Emma.....	".....	102
Davies, Thos. E.....	St. Catharines.....	8
Davis, Mrs. Florence P.....	Aylmer, Ont.....	3
Davis, Frank G.....	".....	2
Davison, Fred. H.....	Bridgewater, N.S.....	10
Dean, A. C. H.....	Toronto.....	35
Dean, Percy H.....	".....	7
Denison, Mrs. Mary.....	Port Colborne.....	15
Dennistoun, Miss Elizabeth O.....	Winnipeg.....	114
Dennistoun, Mrs. Katharine A.....	".....	130
Derry, Mrs. Margaret G.....	Purley, Surrey, Eng... ..	200
Deterling, Mrs. Stella M.....	Port Colborne.....	5
Devine, Mrs. Mary A.....	Collingwood, Ont.....	16
Dewey, Jeremiah.....	Niagara Falls, N.Y.....	10
Dexter, Mrs. Elizabeth.....	Toronto.....	28
Dickinson, Stephen C.....	Halsetown, St. Ives, Eng.....	2
Dight, Norris.....	Thedford.....	7
Dimock, J. Wesley.....	Windsor, N.S.....	3
Dinnis, Mrs. Louise A.....	San Francisco, U.S.A..	45
Disher, Mrs. Florence E.....	Ridgeway.....	5
Disher, Merritt V.....	".....	61
Disher, Miss Ora W.....	".....	2
Disher, W. B.....	".....	150
Dixon, Executors Estate B. Homer.....	Toronto.....	191
Dixon, Frank I.....	".....	10
Dixon, Estate of Wm.....	".....	15
Dobbie, George A., in trust.....	Galt.....	5
Dobbie, J. H., in trust for Miss Cecilia Robertson.....	Kitchener, Ont.....	2
Dobree, Mrs. Susannah A.....	Ramsgate, Eng.....	12
Docter, Miss Cecilia C.....	Belleville.....	7
Docter, Miss Philinda G.....	".....	7
Dodds, Mrs. Agathe.....	Toronto.....	12
Dominion Fire Insurance Co.....	".....	50
Domville, Mrs. Adèle de B.....	Montreal.....	29
Donald, James P.....	Lyons Brook, N.S.....	5
Donnelly, B. W.....	Ancaster.....	3
Donnelly, B. W., in trust.....	".....	6
Doran, Wm. L.....	Niagara Falls, Ont....	50

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Doubt, Henry.....	Oshawa.....	15
Douglas, Mrs. Elizabeth B.....	Montreal.....	53
Douglas, William.....	Fort Erie.....	50
Doyle, Mrs. Susan.....	Charlottetown, P.E.I.....	17
Drummond, Geo. E., J. T. McCall and G. I. Drummond, Exors. Estate Eliz. F. Drummond.....	Montreal.....	79
Drummond, Miss Winnifred E.....	Paris Station, Ont.....	1
Drury, Henry.....	St. Catharines.....	90
Drynan, Mrs. Alice.....	Hamilton.....	21
Drynan, Miss Louise E.....	Toronto.....	56
Drynan, Miss Margaret J.....	".....	60
Duff, Donald W.....	".....	14
Dumble, Mrs. Hester A.....	".....	33
Dumble, Executors Estate John H.....	Cobourg.....	11
Dunbar, Miss Irene.....	Dunbarton.....	4
Dunbar, Mrs. Mary E.....	Ottawa.....	14
Dunbar, W. T.....	Dunbarton.....	10
Dunlop, John, A. C. Cumming and Alex. Robertson, in trust.....	Montreal.....	50
Dunnigan, F. J.....	Toronto.....	30
Durward, Miss Jean, and Miss Florence Durward, Jt. Acct.....	".....	5
Dwyer, Mrs. Florence.....	".....	57
Eastern Trust Co., Guardians of Estate of Children A. L. Gue.....	Halifax, N.S.....	2
Eastern Trust Co., Trustees for Kate D. Jones.....	".....	1
Eastern Trust Co., Trustees for Helen Kaulbach and Kate Moore.....	".....	6
Eastern Trust Co., Trustee for Morris children, under will of late S. G. Black	".....	8
Eastern Trust Co., in trust for St. Andrew's Presbyterian Church, Wolfville, under will of R. Pratt.....	".....	5
Eastern Trust Co. and Hy. A. Kaulbach, Trustees of will Rev. J. A. Kaulbach.	".....	36
Eastwick, James.....	Rogate, Eng.....	5
Eberts, A. L.....	Chatham, Ont.....	270
Eberts, Mrs. Florence B.....	".....	11
Eberts, Mrs. Mary M.....	".....	20
Eden, James.....	Charlottetown, P.E.I.....	4
Edgar, Mrs. Ruby T.....	Toronto.....	10
Edmond, Miss Margaret H. A.....	Stow, Scotland.....	5
Edwards, Miss Amy M. A. R.....	Vancouver, B.C.....	46
Edwards, Mrs. Gertrude.....	St. Thomas, Ont.....	10
Egan, Mrs. Anna P.....	Toronto.....	5
Egleston, Miss Clara.....	Ancaster.....	2
Eliot, Miss Marjorie F. H.....	Ottawa.....	11
Elliot, C. H.....	Belleville.....	22
Elliot, Miss Cynthia J.....	Toronto.....	35
Elliot, Miss Kate A., and Miss Annie K. Elliot.....	London, Ont.....	17
Elliot, Executrices Estate Judge Wm.....	".....	117
Elliott, Executors Estate W. G.....	Brantford.....	70
Ellis, H. T. W., K.C.....	Windsor, Ont.....	7

Imperial Bank of Canada

Ellis, Mrs. Mary E.....	Toronto.....	14
Ellis, Stayner.....	Windsor, Ont.....	4
Ellison, Mrs. Hannah A.....	Zion City, Ill.....	10
Ellison, Ralph.....	Lansing, Mich.....	1
Ellsworth, Mrs. Catharine M.....	Ridgeway.....	12
Ellsworth, H. V.....	".....	3
Elvidge, Walter L.....	Whitby, Ont.....	5
English, Mrs. Mary A.....	Mitcham, Eng.....	35
Equi, W. J.....	Toronto.....	28
Evans, Mrs. Emily E.....	Westmount, P.Q.....	34
Evans, George E.....	Toronto.....	35
Evans, Henry W.....	".....	56
Evans, Miss L. Evelyn.....	Bournemouth, Eng.....	7
Evans, Mrs. May M.....	Wingham, Ont.....	2
Evans, W. J.....	Toronto.....	19
Fair, Thomas J.....	Brantford.....	16
Fares, Mrs. Fidelia.....	Port Colborne.....	4
Farmer, Mrs. Ada M.....	St. Catharines.....	12
Farmer, Mrs. Mary H.....	Fergus.....	23
Farmer, R. D.....	".....	30
Farncomb, Miss Dorothea.....	Toronto.....	22
Farncomb, Miss Dorothy.....	Oakville.....	4
Farncomb, Rev. Frederick E.....	Toronto.....	20
Farncomb, Miss Marjorie C.....	".....	2
Farncomb, Thos. S., M.D.....	Trenton.....	28
Farncomb, Rev. William.....	Toronto.....	18
Farrell, Miss Letitia.....	Halifax, N.S.....	217
Farrell, Miss Teresa.....	".....	220
Farthings, John M.....	Aylmer, Ont.....	20
Farthings, John M., in trust for Farthings Estate.....	".....	50
Fergus, The Reeve and Treasurer of the Village of, in trust.....	Fergus.....	3
Ferguson, Mrs. Elizabeth J.....	London, Eng.....	15
Ferguson, John.....	Toronto.....	70
Ferguson, Mrs. Mary E.....	".....	255
Ferrie, A. E.....	".....	10
Ferrie, A. E., and Maud Ferrie, Exors. Estate C. Ferrie.....	Hamilton.....	25
Ferrie, Mrs. Maud.....	".....	28
Field, Henry M.....	London, Eng.....	16
Field, John T.....	Cobourg.....	7
Fillingham, Joseph P.....	Lansing, Mich.....	30
Filshie, Exors. Estate A.....	Mount Forest.....	23
Finn, Mrs. Mary.....	Halifax, N.S.....	25
Fisher, T. C., in trust.....	Barrie, Ont.....	5
Fisken, J. Kerr, in trust for Mrs. E. D. Fisken.....	Toronto.....	14
Fisken, J. K., and W. R. Wadsworth, Trustees.....	".....	7
Fitton, Cecil H., Minnie Fitton and H. W. Fitton, Trustees.....	Brantford.....	20
Fitton, H. W., in trust.....	".....	8
Fitzpatrick, Louis J.....	Haileybury.....	4
Fleming, Miss Elizabeth S.....	Galt.....	10
Fleming, Mrs. Helen G.....	Toronto.....	10

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Fletcher, Miss Annie.....	Boston, Mass.....	15
Fletcher, George F.....	Halifax, N.S.....	3
Fletcher, Miss Mary E.....	".....	5
Ford, Mrs. Victoria.....	Costa Rica, C.A.....	35
Forgie, Mrs. Isabel K.....	Pembroke.....	5
Forgie, J. G.....	".....	20
Forgie, J. G., in trust.....	".....	50
Forlong, Miss E. S.....	Hamilton.....	58
Forrest, John A., W.S.....	Edinburgh, Scotland..	23
Forster, J. W. L.....	".....	49
Foss, Miss May C.....	St. Thomas.....	42
Foster, C. C.....	Toronto.....	14
Foster, Miss Ellen M.....	".....	2
Foster, Miss Elma A.....	Orono.....	8
Foster, Hubert B.....	Bowmanville.....	5
Foster, Miss Margaret V.....	Orono.....	7
Foster, Miss Mary B.....	".....	10
Foulds, Mrs. Mary.....	Toronto.....	62
Fowlds, Miss Grace I.....	Hastings.....	3
Fowlds, Executors Estate Henry M.....	".....	23
Fowlds, Miss Louise V.....	".....	4
Fowlds, Miss Mary P.....	".....	5
Fowlds, Executors Estate Mrs. Mary V..	".....	12
Fowlds, Walter M.....	".....	8
Francis, Mrs. Joan M.....	Shanty Bay, Ont.....	16
Francis, Wellington.....	Toronto.....	50
Fraser, Miss Christina.....	Ottawa.....	7
French, C. St. G.....	Duncan, B.C.....	3
Fretz, Miss Mary A.....	Stevensville, Ont.....	3
Friel, Mrs. Hannah B.....	Chicago, Ill.....	8
Fuller, Miss Alice M.....	Toronto.....	49
Fuller, Miss Alice M., in trust.....	".....	1
Fuller, Miss Amy L.....	".....	7
Fuller, Mrs. Emily St. G.....	Montreal, P.Q.....	20
Fuller, Mrs. Emma L.....	Toronto.....	50
Fuller, Miss Mary E.....	Hamilton.....	18
Gage, Cameron.....	Bartonville.....	63
Gage, Mrs. Charlotte D.....	Toronto.....	5
Gage, F. H.....	".....	19
Gage, Miss Gladys G.....	".....	100
Gage, Lady Ina B.....	".....	100
Gage, Miss Wilhelmina B.....	".....	100
Gage, Sir W. J.....	".....	380
Galoska, Mrs. Mabel B.....	New Liskeard, Ont....	5
Galt Hospital Trust.....	Galt.....	25
Gamble, Administratrix Estate Mrs. Anna.	Toronto.....	6
Gamble, Miss Sarah.....	".....	20
Garby, Miss Dora.....	".....	2
Garner, Miss Clara M.....	St. Catharines.....	1
Gates, Miss Clara A.....	Hamilton.....	6
Gates, Fred. W.....	".....	2
Gates, Mrs. Georgina K.....	London, Ont.....	2
Gates, Herbert E., Exor. Estate Geo. E.	".....	40
Gates.....	".....	10
Geary, G. Reginald, K.C.....	Toronto.....	10
Geggie, Mrs. Isabella M.....	Ottawa.....	28

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General Accident Assurance Co. of Canada.	Toronto.	116
George, Alfred W.	Port Hope.	14
Gerrie, Mrs. Carrie E.	Chicago, Ill.	14
Gibson, Mrs. Agnes E.	Belleville.	60
Gibson, Miss Margaret.	Waterloo, Ont.	9
Gifford, Roy W.	Toronto.	5
Gilbert, Miss Gertrude E. B.	St. Thomas.	14
Gilbert, Miss Kathleen M.I.	"	14
Gilbert, R. F. A.	"	9
Gilchrist, Mrs. Agnes S.	Toronto.	5
Gillbard, Edward B.	East Orange, N.J.	28
Gillbard, John W.	Toronto.	26
Gillespie, Executors Estate James.	Picton, Ont.	18
Gillespie, Jas. F.	"	14
Gillespie, Mrs. Mary E.	"	12
Gillies, Mrs. Isabel R.	Hamilton.	35
Gillies, James B.	"	25
Gilmour, Jos. E.	North Bay, Ont.	25
Givens, Miss May.	East Boston, Mass.	25
Glassco, A. W.	Hamilton.	4
Glassco, Ernest S.	Oakville.	5
Glennay, Edwin J.	Ottawa.	9
Glennay, Miss Theresa L.	Oshawa.	34
Goggin, Mrs. Maria.	Port Credit.	8
Goldie, Alex. R., in trust for A. Gibson		
Goldie.	Galt.	8
Goldie, Alex. R., in trust for J. G. Goldie.	"	9
Goldie, Alex. R., Executor Estate Nora		
Goldie.	"	3
Goldie, Mrs. Margaret.	"	38
Goldie, Miss Rebecca G.	"	28
Gomer, Mrs. Margaret C.	Berkeley, Cal.	10
Gooch, Executor Estate R. N.	Toronto.	29
Goodale, Miss Marion.	Cheviot, Sask.	3
Goodall, Robt.	Woodbridge, Ont.	7
Gooderham, Executors Estate Charles H.	Toronto.	77
Gooderham, E. G.	"	20
Gooderham, Exors. Estate Henry.	"	70
Gooderham, Mrs. Margaret.	"	70
Gordon, Mrs. Janet P.	"	22
Gordon, Mrs. Marguerite.	Brandon, Man.	6
Gordon, Mackay & Co., Ltd.	Toronto.	129
Gould, Miss Alma M.	Uxbridge.	4
Gould, Executors Estate Isaac J.	"	70
Gould, Miss Minnie.	"	4
Goulding, Executor Estate George.	Toronto.	98
Gourlay, Mrs. B. Annie.	Blackpool, Lancs., Eng.	12
Gourlie, Herbert W.	Toronto.	21
Gow, Alexander.	Windsor, Ont.	3
Gow, George.	Toronto.	3
Gow, Mrs. Harriet.	New York, N.Y.	10
Gow, James.	Windsor, Ont.	3
Gow, Miss Janet S.	"	3
Gow, John E.	Kingston, Ont.	3
Gow, Miss Margaret C.	Windsor, Ont.	3
Gow, Walter.	Toronto.	5
Gowans, Executors Estate John.	"	175

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Graham, Miss Christina A.....	Biggar, Scot.....	7
Graham, Mrs. Clara M.....	Port Hope.....	20
Graham, John.....	Toronto.....	6
Graham, Sanson & Co.....	".....	5
Grandy, Mrs. Annie.....	Port Hope.....	5
Grant, Mrs. Laura McN.....	Halifax, N.S.....	14
Grant, MacCallum, Trustee.....	".....	14
Grasett, Fred. LeM., M.D.....	Toronto.....	40
Grasett, Lt.-Col. Henry J., and A. W. Grasett, Trustees for Mrs. H. G. Kingstone.....	".....	14
Grasett, Lt.-Col. Henry J., and G. B. Strathy, Trustees.....	".....	37
Grasett, Mrs. Jane S.....	".....	10
Gray, John.....	Port Credit.....	50
Gray, Mrs. Margaret F.....	Toronto.....	15
Graydon, Miss Grace M.....	St. Catharines.....	5
Great West Life Assurance Co., The.....	Winnipeg.....	180
Green, Arthur E.....	St. George, Ont.....	4
Green-Armytage, Mrs. C. Ida.....	Fergus, Ont.....	62
Green, Frank W., M.D.....	Cranbrook, B.C.....	5
Green, Mrs. Jennie B.....	Orangeville, Ont.....	3
Greenshields & Co.....	Montreal.....	5
Greedy, Mrs. Leila L.....	Toronto.....	2
Greedy, Wm. and J. G.....	".....	58
Greig, Edward R.....	".....	4
Greig, Miss Margaret R.....	".....	8
Griffin, Mrs. Belle G.....	St. Thomas.....	32
Griffin, F. M.....	".....	57
Griffith, Mrs. Alice M.....	Hamilton.....	5
Griffith, Mrs. Irene C.....	Buffalo, N.Y.....	150
Gripton, Charles M.....	Niagara-on-the-Lake..	31
Grist, Miss Amelia C.....	Ottawa.....	36
Grist, Miss Mary L.....	".....	36
Grote, Mrs. Catherine A.....	St. Catharines.....	2
Guess, Harry A.....	New York, N.Y.....	7
Gundy, W. P.....	Toronto.....	14
Gunn, Hugh A.....	".....	7
Gunn, Mrs. Nellie.....	".....	20
Hadley, Miss Edna A.....	Westmount, P.Q.....	46
Hadley, Mrs. Hattie A.....	Montreal.....	38
Hagarty, Mrs. Florence A. G.....	Toronto.....	2
Hagarty, John H. G., and F. LeM. Grasett, Trustees.....	".....	7
Hague, Exors. Estate George.....	Montreal.....	36
Hahasey, Miss Mary.....	Niagara-on-the-Lake..	5
Hale, Miss Frances A.....	Colemans Hatch, Eng..	89
Hale, Miss Henrietta.....	".....	82
Hale, Administrators Estate Jeffery.....	London, Ont.....	9
Hale, Mrs. Louisa G.....	".....	70
Hales, Mrs. Marion.....	Toronto.....	10
Hall, Miss Florence.....	Fergus.....	12
Hall, Mrs. Ida.....	Woodstock, Ont.....	34
Hallam, Executors and Trustee Estate John.....	Toronto.....	21
Hallam, L. C. S., Trustee.....	Port Arthur, Ont.....	8

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Hamill, W. J. H.....	St. Catharines.....	1
Hamilton, Most Rev. Charles, D.D.....	Ottawa.....	33
Hamilton, Miss Ethel M.....	".....	8
Hamilton, Rev. H. F.....	".....	35
Hamilton, Rev. H. F., R. C. H. Cassels and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	70
Hamilton, James.....	Port Colborne.....	55
Hamilton, John.....	Quebec.....	140
Hamilton, Rev. J. B.....	Dundas.....	35
Hamilton, Lauchlan A.....	Lorne Park, Ont.....	14
Hamilton, Mrs. Mary.....	Port Colborne.....	5
Hamilton, Mrs. Nancy.....	Byng.....	3
Hamilton, Executors Estate Robt.....	Quebec.....	84
Hamilton, W. A.....	Fergus.....	35
Hamilton, William J.....	Fort William.....	5
Hamlin, Mrs. Elizabeth.....	Oshawa.....	7
Hamlin, Reuben W.....	Glendora, Cal.....	92
Hamlin, Rupert S.....	Oshawa, Ont.....	25
Hamlin, Executors Estate R. S.....	".....	7
Hand, Thomas W.....	Hamilton.....	14
Hanna, Hon. W. J.....	Sarnia.....	105
Harcourt, F. W., and F. C. L. Jones, Trustees.....	Toronto.....	20
Hardie, Mrs. Maria G.....	Greenock, Scot.....	37
Harding, Mrs. Ida.....	St. Pacome, P.Q.....	55
Hardison, George.....	Ridgeway.....	38
Harman, S. Bruce.....	Toronto.....	18
Harmer, Mrs. Coralee.....	Winnipeg, Man.....	20
Harris, F. J.....	Hamilton.....	2
Harris, Mrs. Helen R.....	Calgary.....	15
Harris, Thomas A.....	Lucknow, Ont.....	5
Harrison, Mrs. Mary A.....	Port Colborne.....	15
Hart, Mrs. Sarah A.....	Sackville, N.B.....	20
Harvey, Miss Emma L.....	Toronto.....	5
Hattie, R. M., and Hector McInnis, Trus- tees for Daisy G. Hattie.....	Halifax, N.S.....	10
Hattie, R. M., and Hector McInnis, Trus- tees for Louise B. Gue.....	".....	10
Hattie, R. M., and Hector McInnis, Trus- tees for Estate T. R. Gue.....	".....	4
Haughey, Miss Mary.....	Richmond, Eng.....	6
Haun, Mrs. Susie M.....	Ridgeway.....	10
Hawley, Miss Mary G.....	Belleville.....	28
Hay, Edward.....	Toronto.....	50
Hay, Ed., G. G. LeMesurier and Marion A. Kerr, Trustees Wilkie Trust.....	".....	767
Hayes, Mrs. Ida E.....	Grosse Point, Mich.....	5
Head, Howard B.....	Hamilton, Ont.....	10
Heath, Mrs. Jessie W.....	Toronto.....	2
Heenan, Michael.....	St. Thomas.....	100
Heintzman, George C.....	Toronto.....	105
Heintzman, Herman.....	".....	114
Henderson, Charles.....	Welland.....	9
Henderson, Joseph.....	Toronto.....	14
Henderson & Small, in trust.....	".....	70

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Henderson & Small, in trust for C. W. A. Baldwin	Toronto	8
Henderson & Small, in trust for F. C. Crawford	"	5
Hendrie, Miss Enid S.	"	11
Hendrie, Lady Lena M.	"	25
Hendrie, William	Hamilton	40
Henry, Mrs. Elizabeth	Toronto	29
Hepburn, Mrs. Florence	Uxbridge, Ont.	5
Heron, John B.	Toronto	30
Heron, Miss Margaret J.	"	12
Heron, Miss Sarah E.	"	12
Hethrington, E. A.	"	80
Hethrington, T. S.	Quebec	200
Heward, Geo. C.	Toronto	43
Hewson, Mrs. Fannie B.	Niagara Falls	5
Hibbard, Mrs. Delilah	Mt. Vernon, Ohio	19
Hickman, Mrs. Charlotte M. F.	Dorchester, N.B.	79
Higgins, James D.	Toronto	21
Highet, Miss Mary E.	Cobourg	7
Hill, Mrs. Harriette E. G.	Toronto	1
Hill, Lewis F.	Halifax, N.S.	43
Hills, Mrs. Helen E.	Toronto	49
Hindson, William	Tillsonburg, Ont.	7
Hinkley, Mrs. Margaret G.	Brooklyn, N.Y.	35
Hobson, Miss Fannie C.	St. Thomas	51
Hobson, Mrs. Margaret A.	Moncton, N.B.	17
Hodge, Mrs. Agnes	Goderich, Ont.	7
Hodge, Mrs. Mary Wight	Toronto	25
Hodgins, Justice F. E., Trustee for Elaine de la Cour	"	4
Hodgins, Justice F. E., Trustee for Dorothy Hodgins	"	6
Hodgins, Justice F. E., Trustee for Lucile Hodgins	"	5
Hodgins, Justice F. E., Trustee for Sherwood Hodgins	"	6
Hogan, M. J.	Port Colborne	420
Hogle, Miss Alma C.	Cleveland, Ohio	6
Hogle, Mrs. Mercy	Belleville	5
Holland, Charles	London, Eng.	58
Holmes, Mrs. Fanny	Toronto	2
Holt, H. S.	Montreal	300
Honsberger, Joshua	Dunnville, Ont.	2
Hooper, Mrs. Emily C.	Vancouver	1
Hopkins, L. E. J.	Port Colborne	5
Hopper, Executors Estate William	Cobourg	14
Hopper, William H.	"	6
Hornby, Mrs. Eva S.	Toronto	1
Horne, Mrs. Grace	Middle Barton, Eng.	6
Hoskin, Miss Mary	Toronto	100
Hoskins, Miss Maggie	"	9
Houghton, Miss Emma M.	"	19
House, Lewis	Ridgeway	82
Houston, Mrs. Fanny S.	Hamilton	5
Howard, Miss Lucy Maclean	Toronto	5
Howard, Theodore A.	Aylmer, P.Q.	5

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Howe, Mrs. Florence M.	London, Eng.	24
Howland, Administrator Estate Mrs. Edith A.	Toronto.	12
Howland, George W.	"	162
Howland, Sons & Co., Ltd., H. S.	"	590
Howland, Mrs. Katharine.	"	25
Howland, Miss Katharine V.	"	15
Howland, Peleg.	"	110
Howland, Peleg, and Ed. Hay, in trust for O. and E. Pension Fund, I. B. of C.	"	840
Howland, T. S.	Kleinburg, Ont.	10
Howland, W.	"	10
Hudson, Mrs. Lela G.	Hamilton.	1
Hudson, Mrs. Margaret J.	St. Catharines.	23
Hudson, William S.	Preston, Ont.	15
Hughes, Miss A. Camilla.	Ottawa.	75
Hughes, D. W.	Toronto.	20
Hunter, Miss Mary A.	Orono.	8
Hutcheson, Mrs. Blanche E.	Port Perry.	14
Hutcheson, Executors Estate Mrs. Florence S.	Bowmanville.	26
Hutcheson, V. H. E.	"	70
Hutson, J. T. & H.	Toronto.	25
Imperial Life Assurance Co. of Canada.	Toronto.	8
Imperial Trusts Co. of Canada, The.	"	50
Incorporated Synod of the Diocese of Huron.	London, Ont.	23
Ingersoll, J. H.	St. Catharines.	15
Ingersoll, J. H., Executor Estate Col. W. H. Merritt.	"	16
Ingersoll, J. H., Executor Estate Louisa L. Neelon.	"	5
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her children.	"	16
Ingersoll, J. H., and W. H. Merritt, Trustees.	"	140
Ingersoll, J. H., and W. H. Merritt, Joint Trustees for Mary B. Merritt.	"	19
Inkster, Mrs. Alice G.	Victoria, B.C.	4
Inkster, Colin, Sheriff.	Winnipeg.	10
Inman, Mrs. Margaret.	Toronto.	1
Innes, Charles E.	Simcoe, Ont.	29
Innes, Mrs. E. Leila.	"	7
Innes, Mrs. Mabel M.	"	7
Innes, William L.	"	21
Innes, William P.	"	81
Ireland, Mrs. Margaret H.	Winnipeg, Man.	8
Irish, Mrs. Jenny H.	Toronto.	58
Irish, Mark H.	"	46
Irwin, Mrs. Isabel.	Ottawa.	96
Jackson, Arthur.	Stevensville, Ont.	10
Jackson, Charles M.	Medina, N.Y.	14
Jackson, Mrs. T. Griffin	St. Thomas, Ont.	62

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Jackson, Walter.....	Niagara Falls.....	2
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	19
Jaffray, Executors Estate Robt., in trust for Mrs. Annie E. Eaton.....	Toronto.....	50
James, Mrs. Sarah A.....	Vancouver, B.C.....	27
Japp, Executor and Trustee Estate Mrs. Betsy S.....	London, Eng.....	36
Jeandron, Mrs. Ada L.....	Orange, N.J.....	16
Jeffers, Thomas C.....	Toronto.....	20
Jeffrey, C. C.....	Port Perry.....	7
Jeffrey, S.....	".....	75
Jeffries, John.....	Toronto.....	2
Jenkins, Thos.....	".....	10
Jenkinson, Edwin.....	Wexford.....	4
Jephcott, Executors Estate Wm.....	Toronto.....	42
Johnson, Mrs. Agnes M.....	Consecon, Ont.....	58
Johnson, Mrs. Elsie F.....	Bickford, Ont.....	14
Johnson, Executors Estate James A.....	Consecon, Ont.....	50
Johnson, Mrs. Louise H.....	Berwick, N.S.....	9
Johnston, Alfred.....	Toronto.....	17
Johnston, Andrew.....	Stratford.....	45
Johnston, H. B.....	Toronto.....	17
Johnston, Mrs. Mary.....	Montreal.....	58
Johnston, Samuel.....	Toronto.....	16
Johnston, Strachan, K.C.....	".....	17
Johnston, W. R.....	".....	17
Johnston, Executors Estate W. R.....	".....	20
Jones, Executors Estate Clarkson.....	".....	56
Jones, Edward C.....	".....	1
Jones, Herbert R. St. C.....	Weymouth North, N.S.....	4
Jones, Exors. Estate J. Gordon.....	Toronto.....	15
Jordan, Rev. Louis H.....	".....	43
Jordan, Mrs. Mary M.....	Halifax, N.S.....	7
Julian, Rice L.....	New York, N.Y.....	35
Kains, Robt., M.D.....	St. Thomas.....	50
Kane, Mrs. Jessie A.....	Toronto.....	42
Kappele, Mrs. Kate R.....	".....	65
Kaumeier, Chas. H.....	Detroit, Mich.....	23
Kay, E. J.....	Montreal.....	7
Kay, E. J., No. 2 Acct.....	".....	7
Kay, George.....	Stratford, Ont.....	7
Keachie, Mrs. Muriel C.....	Toronto.....	7
Keefer, Major W. Napier, M.D.....	".....	100
Keirstead, Mrs. Mary A.....	".....	25
Keith, George E.....	Terrace, B.C.....	14
Kelly, Mrs. Mary.....	Toronto.....	25
Kendall, C. E.....	St. Catharines.....	12
Kenney, Mrs. Summer M.....	Hamilton, Ont.....	2
Kenny, Jos. B., Surviving Trustee for Margaret J. Kenny.....	Halifax, N.S.....	39
Kenrick, Mrs. Emma M.....	Toronto.....	28
Kenrick, Frank B.....	".....	10
Kernahan, William T.....	".....	14
Kerr, Mrs. Elizabeth S.....	St. Thomas.....	2
Kerr, Mrs. Emma L.....	Vancouver South.....	18

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Kerr, Miss Helen J.....	St. Thomas.....	4
Kerr, James E.....	Galt, Ont.....	7
Kerr, Miss Margaret T.....	Toronto.....	14
Kerr, Mrs. Marion A.....	".....	17
Kettles, Joseph.....	Bruce Mines, Ont.....	4
Kettles, W. J.....	Toronto.....	6
Kidd, David.....	New York, N.Y.....	250
Kiely, A. John.....	Toronto.....	68
Kiely, Maurice M.....	".....	54
Kiely, Wm. G.....	".....	57
Kiely, Executors Estate Wm. T.....	".....	275
Kilgour, Mrs. Alice M.....	Eglinton, Ont.....	23
King, Frank, M.D.....	St. Catharines.....	10
King, Mrs. Grace.....	Toronto.....	35
King, Mrs. Marie C.....	St. Pacome, P.Q.....	110
King, Sydney.....	".....	55
Kingstone, Mrs. Wilhelmina.....	Toronto.....	41
Kinley, Mrs. Christina.....	Buffalo, N.Y.....	24
Kippax, Exor. Estate Mrs. Margaret.....	Brantford.....	10
Kirkpatrick, A. M. M.....	Toronto.....	7
Kirkpatrick, Rev. F. G.....	Sydenham, Ont.....	7
Kirkpatrick, Exors. Estate George B.....	Toronto.....	28
Kirkpatrick, George R. F.....	Edmonton, Alta.....	7
Kirwin, William.....	Ingersoll.....	63
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knight, Henry.....	St. Catharines, Ont.....	10
Knowles, A. G.....	Sault Ste. Marie, Ont.....	12
Knowlton, Arthur S.....	Toronto.....	5
Knowlton, Thos. E.....	".....	5
Knowlton, W. H.....	".....	93
Knox, Mrs. Madeline M.....	".....	17
Kyle, Mrs. Mary J.....	".....	30
Kynoch, Mrs. Josephine.....	".....	43
Lacey, Mrs. Eleanor E.....	Toronto.....	2
Laidlaw, E. W. H.....	Aylmer West, Ont.....	22
Laidlaw, John B.....	Toronto.....	15
Lake, William H.....	".....	14
Lally, Miss Constance.....	Barrie.....	88
Lamont, Mrs. Florence L.....	Toronto.....	6
Lamont, W. H.....	".....	15
Lang, Miss Marion M.....	".....	14
Langmuir, Edwin A.....	".....	5
Langmuir, Mrs. Georgina H.....	".....	5
Langstaff, James M.....	".....	3
Languedoc, Mrs. Erie R., Usufructuary Legatee.....	Aylmer, Que.....	4
Lannan, Thomas.....	Port Colborne.....	10
Lash, Z. A., K.C., Trustee.....	Toronto.....	35
Lash, Z. A., K.C., and Miller Lash, Trus- tees for Mrs. Harriet Russell.....	".....	68
Lash, Z. A., K.C., and John Usborne, Trustees for Mrs. Jessie Usborne.....	".....	190
Lattimore, Mrs. Mary.....	Port Colborne.....	6
Lawes, Mrs. Nora K.....	Southsea, Eng.....	10
Lawler, Miss Annie L.....	Toronto.....	170
Lawler, Executrices Estate Rev. E. B.....	".....	10

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Lawler, Miss Elizabeth G.....	Toronto.....	222
Lawrence, Executors Estate G. W.....	Stratford, Ont.....	42
Lawrence, James.....	Toronto.....	7
Lawrence, Mrs. Jane.....	Quebec.....	2
Layton, Mrs. Mary.....	Toronto.....	15
Leach, Fred. H.....	".....	14
Leadlay, Mrs. Frances E.....	".....	21
Lee, Fred. W.....	".....	10
Lee, J. W.....	".....	100
Lee, Thos. S. C.....	London, Eng.....	19
Lefroy, E. B., and H. B. Lefroy, Trustees.	Toronto.....	30
Lefroy, H. B.....	".....	7
Lefroy, Miss Phoebe I. B.....	".....	2
Leishman, Mrs. Harriet J.....	".....	7
Leitch, Miss Jennie A.....	".....	5
Leith, Mrs. Mary E. H.....	".....	7
LeMesurier, G. G.....	".....	25
LeMoine, Gaspard, Jules Lemoine and T. Chase Casgrain, Executors Estate Alex. Lemoine.....	Quebec.....	9
Lemoine, Pierre R., and Anne M. G. L. Rémillard, in trust.....	".....	7
Lennard, Harry, in trust.....	Dundas.....	16
Lennard, Mrs. Phoebe L.....	".....	16
Leonard, R. W.....	St. Catharines.....	60
Leonard, W. H.....	Port Perry.....	49
Leslie, Andrew.....	St. Thomas, Ont.....	5
Leslie, Mrs. Sarah.....	Hamilton.....	25
Lester, Thomas W.....	".....	14
Lewin, F. G.....	Saskatoon, Sask.....	37
Lewis, Exors. Estate Capt. Ernest H.....	Halifax.....	28
Lewis, Miss Ethel G.....	".....	29
Lewis, Mrs. Maude L.....	".....	12
Lewis, William F.....	Toronto.....	28
Lewis, Exors. Estate Wm. Jarrett.....	Halifax.....	416
Lindsay, Senr., Wm.....	Miniota, Man.....	10
Lindsey, Johnston.....	Orangeville.....	24
Lindsey, Miss Margaret E.....	Mono Road, Ont.....	3
Lingham, Mrs. Esther.....	Belleville.....	30
Lingwood, Miss Maude E.....	Hartford, Conn.....	2
Little, George F.....	Toronto.....	10
Little, Henry.....	Aylmer, Ont.....	11
Little, Miss May.....	Toronto.....	5
Little, Thomas.....	Ingersoll.....	5
Lloyd, Charles H.....	Niagara-on-the-Lake.....	1
Lloyd, Leonard R.....	Athabasca, Alta.....	3
Locke, Herbert A.....	Toronto.....	3
Lockhart, Mrs. Susan I.....	".....	7
Logan, Mrs. Eliza J.....	Pickering, Ont.....	11
Logan, F. G.....	".....	28
Logan, William, Trustee.....	Toronto.....	5
London & Western Trusts Co., re C. H. Clarke Trust.....	London, Ont.....	11
London & Western Trusts Co., re Smart Trusts.....	".....	77
Long, Mrs. Clarissa R.....	Toronto.....	10
Long, Mrs. Emma.....	".....	10

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Long, Thomas.....	Collingwood.....	514
Long, Thomas P.....	".....	50
Louis, Executors Estate Daniel.....	Quebec.....	10
Love, Rev. A. T.....	".....	1
Love, Miss C. Grace.....	Walkerville.....	1
Love, Mrs. Daisy H.....	St. Thomas.....	37
Love, Mrs. Emma H.....	Toronto.....	120
Love, Mrs. Eva B.....	".....	100
Love, Miss Lillian.....	".....	28
Love, Mrs. Maud A.....	Quebec.....	7
Love, Miss Minnie E.....	St. Thomas.....	17
Lovell, Jas. S., Trustee.....	Toronto.....	21
Lovering, Henry L.....	Coldwater.....	150
Lucas, Hon. I. B., Attorney-General of Ontario, Administrator Estate Julia C. Barrett.....	Toronto.....	6
Lummis, Miss Jessie D.....	".....	14
Lummis, W. D.....	".....	70
Lundy, John J.....	Peterborough.....	35
Lydon, Mrs. Louisa.....	Toronto.....	2
Lyle, Morley W.....	Peterborough.....	5
Macartney, Executors Estate Alfred T.....	Dunnville.....	3
Macartney, Geo. P., M.D.....	Stratford.....	10
Macdonald, Mrs. Edith C.....	Montreal.....	39
Macdonald, Miss Ellen.....	Hamilton.....	50
Macdonald, Francis E., and Jas. S. Lovell, surviving Trustees.....	Toronto.....	115
Macdonald, James H.....	".....	10
Macdonald, Mrs. Jessie.....	Hamilton.....	24
Macdonald, Mrs. Margaret.....	Port Colborne.....	19
Macdonald, P. A.....	Winnipeg.....	40
Macdougall, Mrs. Emily A.....	Toronto.....	20
Macfarlane, Mrs. Helen S.....	Chatham, Ont.....	5
Macgachen, A. F. D.....	Winnipeg.....	10
Macgregor, Mrs. Kate B.....	Hamilton.....	4
Macgregor, Mrs. Mary A.....	Chatham, Ont.....	16
Macintosh, J. A.....	Toronto.....	49
Mackay, J. J.....	St. Catharines.....	10
Mackay, Mrs. Elizabeth M.....	Georgetown, Ont.....	16
Mackelcan, Mrs. Jean M. G.....	Toronto.....	14
Mackendrick, Mrs. Dora S.....	London, Ont.....	1
Mackenzie, H. Gordon.....	Toronto.....	25
Mackenzie, Kenneth.....	Winnipeg.....	30
Macklem, Rev. T. C. S., Provost, and S. H. Jones, Bursar, Trustees.....	Toronto.....	60
Macklin, Miss Clara.....	".....	23
Macklin, Miss Nora H.....	Stratford.....	5
Maclaren, Miss Edith G.....	Toronto.....	14
Maclean, Gerald A.....	".....	1
Maclean, Mrs. Jennie G.....	".....	15
Maclean, W. B.....	".....	10
MacLennan, Mrs. Marion.....	".....	5
Macmahon, H. W.....	".....	17
Macpherson, W. M., W. M. Dobell and Robt. L. Defries, Trustees of Mac- pherson Trust.....	".....	25

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Main, Miss Jean.....	Hamilton.....	5
Malloch, Mrs. Olive C. E.....	Toronto.....	9
Malloch, Executrix Estate W. J. O., M.D.....	".....	5
Malone, Exor. and Trustee Estate James.....	".....	35
Manby, Mrs. Sophia M.....	Niagara Falls.....	21
Manitoba College.....	Winnipeg.....	11
Mann, Mrs. Clara E.....	Brantford, Ont.....	12
Manufacturers Life Insurance Co.....	Toronto.....	400
Marrigan, William.....	Port Arthur.....	125
Martin, C. K. Craufurd.....	Hamilton.....	1
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin.....	".....	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. Dumoulin.....	".....	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton.....	".....	35
Martin, Mrs. Mabel F.....	".....	18
Martin, Miss Vera K. C.....	".....	1
Massey, C. D.....	Toronto.....	140
Massey, C. V.....	".....	35
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.....	Toronto.....	18
Massey, Mrs. Susie D., Trustee.....	".....	28
Massey, Mrs. Susie Maria D.....	".....	93
Massey, Mrs. Susie Maria D., in trust for Dorothy Massey Goulding.....	".....	3
Masten, S. Edgar.....	Bloomfield, Ont.....	5
Matheson, Alan F.....	Perth.....	22
Matheson, Miss Anna.....	".....	18
Matheson, Miss Eliza J.....	".....	18
Mathison, Miss Annie.....	Toronto.....	3
Matthews, Miss Ina B.....	".....	29
Matthews, Wilmot D.....	".....	116
Matthews, W. D., in trust.....	".....	29
Matthews, Wilmot L.....	".....	29
Maughan, Mrs. Fanny.....	".....	3
Maury, Richard B., M.D.....	Memphis, Tenn.....	28
Meadows, David.....	St. Thomas.....	12
Meal, Walter.....	Toronto.....	10
Meighen, Mrs. Letitia B.....	Perth.....	5
Mennie, John.....	Fergus.....	10
Merigold, Mrs. Mary.....	Winona, Minn.....	1
Merrill, Mrs. Helen M.....	Chili, S.A.....	15
Merritt, Mrs. Amy J.....	St. Catharines.....	12
Merritt, Miss Catherine N.....	Toronto.....	84
Merritt, Miss Emily L.....	".....	84
Merritt, Mrs. Ethel S.....	Owen Sound.....	7
Merritt, Executors Estate Thos. R.....	St. Catharines.....	343
Merritt, W. H., M.D.....	".....	836
Merritt, Col. Wm. Ingersoll.....	London, Eng.....	204
Meston, Miss Margaret.....	Hamilton.....	15
Metcalfe, Thos. H.....	Portage la Prairie.....	10
Methodist Church, The.....	Toronto.....	102
Méthot, Administrator Edouard W., No. 2 Account.....	New York, N.Y.....	21
Michie, Lt.-Col. John F.....	Toronto.....	222
Mickle, Miss Sarah.....	".....	3

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Middlemiss, Mrs. Margaret.....	Guelph.....	2
Millar, Robt. D.....	London, Ont.....	2
Miller, Coleman.....	Toronto.....	15
Miller, Miss Constance W.....	St. Catharines.....	10
Miller, Frederick F.....	Napanee.....	14
Miller, John W.....	Haileybury, Ont.....	10
Miller, Executors Estate Mrs. Marietta..	St. Catharines.....	84
Miller, Miss Natalie C.....	".....	11
Miller, Mrs. Pauline C. Lash.....	Toronto.....	56
Milne, Alex.....	Aberdeen, Scot.....	56
Minnis, A. T.....	St. Thomas, Ont.....	1
Misener, Geo. A.....	Sherkston, Ont.....	12
Mitchell, Charles C.....	Brandon.....	6
Mitchell, H. E.....	Toronto.....	10
Mitchell, Jas. H.....	".....	63
Mitchell, Jas. S.....	Brandon.....	6
Mitchell, Jno. C. P.....	".....	6
Mitchell, Mrs. Margaret McD.....	".....	30
Mitchell, Mrs. Mary B.....	Macoun.....	18
Mitchell, Mrs. Myra E.....	Toronto.....	5
Mitchell, Peter C.....	Brandon.....	50
Mitchell, W. A.....	Toronto.....	100
Moblo, Mrs. Jane A.....	Dunnville.....	16
Moffat, Ambrose B.....	Toronto.....	50
Moffat, Mrs. Cecil Marguerite.....	".....	25
Moffat, Mrs. Margaret B.....	".....	100
Moffat, Wm.....	".....	100
Moffat, Wm., in trust.....	".....	50
Molesworth, Mrs. Bathurst G.....	Oakville.....	21
Monk, Mrs. Rosamond P.....	Toronto.....	14
Monro, Mrs. Isabel.....	Edinburgh, Scot.....	28
Monro, James.....	".....	12
Monro, Neville F.....	Toronto.....	4
Monteith, Hon. Nelson.....	Stratford.....	14
Montgomery, George S.....	Edmonton, Alta.....	50
Montgomery, Mrs. Jessie.....	St. Catharines.....	4
Montgomery, William.....	Grimsby, Ont.....	8
Montizambert, Mrs. Mary J.....	Ottawa.....	258
Montreal City and District Savings Bank..	Montreal.....	7
Moodie, Miss Jean.....	Hamilton.....	10
Moor, Joshua C.....	Toronto.....	14
Moore, Mrs. Isabell.....	St. Thomas.....	12
Moore, Miss Lucie.....	Nantwich, Eng.....	4
Moorhouse, Milton H.....	Inwood, Ont.....	20
Morgan, J. W.....	Toronto.....	2
Morgan, Robt. R.....	Saskatoon.....	30
Morin, Miss Jeannette L.....	Toronto.....	16
Morin, Miss Lucy M.....	".....	16
Morris, Executors Estate Hon. Alex.....	".....	261
Morris, Miss Christine V. K.....	".....	21
Morris, Administrator Estate Edmund M.	".....	2
Morris, Edward.....	Fonthill.....	100
Morris, Francis J. A.....	Peterborough.....	1
Morris, Trustees Estate Hon. James, for Mrs. M. W. Harman.....	Toronto.....	26
Morris, Trustees Estate Hon. James, for Mrs. H. E. Spragge.....	".....	26

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Morris, M.	Woodstock, Ont.	10
Morris, Administratrix Estate Col. R. C.	Toronto.	7
Morrison, Miss Edith C.	Mono Road, Ont.	3
Morrison, Mrs. Edna M.	Toronto.	30
Morrison, Mrs. Geneviève M. L.	"	16
Morrison, Miss Mabel B.	Mono Road, Ont.	3
Morrison, Mrs. Marguerite H.	Toronto.	10
Morrissey, Michael.	Moose Jaw, Sask.	10
Morrow, George J.	Toronto.	5
Morrow, Geo. J., Jas. J. Morrow and F. E. Morrow, Exors. Estate J. C. Morrow.	"	35
Morrow, Mrs. Rebecca M.	Ingersoll.	14
Morse, Mrs. Jessie M.	Winona, Minn.	1
Mortimer, Mrs. Alicia G.	Toronto.	2
Moss, Mrs. Elizabeth B.	"	1
Moyer, Mrs. Margaret.	Alsask, Sask.	1
Moyle, J. R.	Bobcaygeon.	5
Muir, Miss Helen.	St. Catharines.	33
Muir, Miss Janet F.	Port Dalhousie.	10
Muir, Mrs. M. Caroline.	St. Catharines.	3
Muir, William C.	Port Dalhousie.	4
Mulock, Cawthra.	Toronto.	550
Munro, Mrs. Jean.	Paris, France.	36
Murray, Mrs. Ellen M.	Buckingham, P.Q.	40
Mustard, Wilfred P.	Baltimore, Md.	10
McAllister, W. B.	Hamilton.	20
McAndrew, Miss Annie M.	Toronto.	46
McAndrew, Daniel H.	Renfrew.	25
McAndrew, Miss Jane.	Toronto.	63
McAuliff, M.	Welland.	100
McCabe, Mrs. Mary.	Toronto.	10
McCall, Douglas.	"	4
McCall, Mrs. Jane.	"	13
McCalla, Miss Dencie M.	St. Catharines.	20
McCalla, Miss Edith M.	"	20
McCalla, Mrs. Maria S.	"	15
McCalla, Miss Mary D.	"	15
McCallum, Mrs. Emma.	Cobourg.	14
McCallum, Peter A., in trust.	St. Catharines.	45
McCallum, Peter A., Trustee.	"	55
McCarthy, Mrs. Agnes E.	Vancouver.	42
McCarthy, Dalton L., and Leighton McCarthy, in trust.	Toronto.	15
McCollum, Miss Edith.	"	50
McCollum, Miss Edith, in trust for A. C. McCollum.	"	11
McConkey, Mrs. M. J.	"	18
McCrane, George E.	Saskatoon.	13
McCreery, Mrs. Ada G.	Cranbrook.	18
McCulloch, Mrs. Agnes H.	Galt.	90
McCulloch, Exors. Estate Hugh.	"	60
McCulloch, Mrs. Louise L.	"	9
McCulloch, R. O., in trust.	"	16
McDonagh, Executrix Estate John.	Thorold.	43
McDonald, Donald H.	Fort Qu'Appelle.	42
McDonald, Mrs. Eleonora C.	Winnipeg.	32
McDonough, Executrices Estate William.	London, Ont.	18

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McFall, Miss Annie E.....	Bolton, Ont.....	2
McFall, Arthur A.....	".....	70
McFall, Miss C. Louise.....	".....	5
McFiggins, Arthur J.....	Fenella, Ont.....	2
McGaughey, Geo. A.....	North Bay.....	15
McGee, Real Estate Co., Ltd., The.....	Toronto.....	25
McGhee, John.....	St. Thomas.....	1
McGiffin, Mrs. Anna B.....	Toronto.....	14
McGillivray, Miss Catharine.....	Port Colborne.....	35
McGillivray, Donald.....	".....	5
McGillivray, Miss Mary.....	".....	35
McGregor, Rev. George.....	Woodstock, Ont.....	4
McIntosh, Archibald A.....	North Bay.....	4
McIntosh, Mrs. Elizabeth.....	Lindsay.....	2
McIntosh, Robt. L.....	North Bay.....	2
McIntyre, Executors Estate Gilbert H....	St. Mary's, Ont.....	10
McKay, Mark S.....	Galt.....	10
McKibbin, Herbert A.....	Port Arthur.....	10
McKiggan, Albert J.....	Woodstock, Ont.....	6
McLachlan, Mrs. Alice.....	Guelph.....	10
McLachlin, Exors. and Trustees Estate Claude.....	Arnprior, Ont.....	100
McLauchlin, Exors. and Trustees Estate H. F.....	".....	100
McLaren, Archibald K.....	Seattle, Wash.....	8
McLaren, Mrs. Eleanor M.....	Hamilton.....	14
McLaren, H. E.....	".....	11
McLenaghan, James.....	Toronto.....	250
McLennan, Mrs. Elsie M.....	".....	200
McMartin, Exors. Estate John.....	Cornwall, Ont.....	332
McMeekin, Rev. Henry, LL.D.....	Ottawa.....	2
McMullen, Mrs. Ida L.....	Fredericton, N.B.....	10
McMurray, W. J.....	Niagara Falls.....	10
McMurrich, Mrs. Minnie G.....	Toronto.....	10
McNaught, Thomas.....	".....	20
McNeal, Senior, Cornelius.....	Port Colborne.....	23
McNeal, Mrs. Susan.....	".....	16
McNeal, William L.....	".....	25
McNeil, James.....	New York, N.Y.....	28
McNeill, H. S.....	Toronto.....	25
McPherson, Edgar A.....	Prescott, Ont.....	7
McRitchie, Mrs. Jamesena, Geo. A. Conley and D. A. Dunlap, Executors Estate of Rev. Geo. McRitchie.....	Ottawa.....	21
McVean, James H.....	Dresden.....	15
Nairn, Alexander.....	Toronto.....	29
Nairn, Miss Margaret K.....	".....	8
Nanton, Sir A. M., President.....	Winnipeg.....	150
Nasmith, Mrs. Alice M.....	Port Perry.....	2
National Life Assurance Co. of Canada...	Toronto.....	568
National Trust Co., Limited.....	".....	298
National Trust Co., Ltd., Trustees of Will and Codicils of Dom. Farrell, deceased	".....	295
National Trust Co., Ltd., Trustees Anson Jones Estate.....	".....	441

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National Trust Co., Ltd., Committee for Ida M. Kilman Estate.....	Toronto.....	15
National Trust Co., Ltd., in trust for Maud MacKenzie.....	".....	28
National Trust Co., Ltd., Trustees Mary P. Mara trust.....	".....	127
National Trust Co., Ltd., in trust for Mrs. Georgina A. Pemberton.....	".....	52
National Trust Co., Ltd., Trustee for Jean M. Wade trust.....	".....	9
Nattress, Mrs. Julia.....	".....	28
Neelin, James M.....	Port Arthur.....	125
Neff, Mrs. Catharine.....	Port Colborne.....	6
Neilson, James.....	Scarboro, Ont.....	70
Neilson, John.....	".....	70
Nelles, Mrs. Christie A.....	Toledo, Ohio.....	21
Nelles, G. R.....	St. Catharines.....	6
Nelles, Exors. Estate Jno. A.....	London, Ont.....	21
Nelles, Thos. R.....	Simcoe, Ont.....	5
Nelson, Carl F.....	Pearson, Wash.....	15
Nelson, Mrs. Emily.....	Toronto.....	40
Newbigging, Executrix Estate Lieut.-Col. R. G.....	".....	16
Newcombe, Dan. W.....	St. Thomas.....	24
Newman, F. J.....	Balgony, Sask.....	15
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg.....	10
Nichols, Mrs. Janet E.....	Fergus.....	9
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	37
Niles, Miss Myriene.....	Cobourg.....	11
Nispel, Mrs. Mary E.....	Preston, Ont.....	10
Noble, Mrs. Maria.....	North Bay.....	6
Noble, Thos. H.....	".....	4
Nordheimer, Executors Estate Samuel.....	Toronto.....	128
Norris, Mrs. Annie M.....	St. Catharines.....	3
North American Life Assurance Co.....	Toronto.....	409
North, Charles H.....	Picton, Ont.....	7
Northcote, Mrs. Isabella G.....	Toronto.....	51
Northern Trusts Co., Exors. Estate Hy. T. Champion.....	Winnipeg.....	8
Northway, John.....	Toronto.....	374
Northway, John A.....	".....	53
Northway, John A., President, and J. B. Ratcliff, Secretary, in trust.....	".....	140
Nunns, A. L.....	London, Eng.....	30
Oakley, J. G.....	Walsall, Eng.....	17
O'Brien, Miss Catherine M., Administra- trix Estate Jas. O'Brien.....	Welland.....	52
O'Brien, Henry, K.C.....	Toronto.....	35
O'Brien, James F.....	Welland.....	4
O'Bryan, Joseph S.....	Halifax, N.S.....	25
O'Connor, Mrs. Margaret.....	Toronto.....	2
O'Connor, Mrs. Mary E., surviving Trus- tee for Miss A. Camilla Hughes.....	Ottawa.....	20
Odlum, Miss Eleanor D., and Miss Helen E. Odium.....	St. Catharines.....	5

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Ogden, A. L.	Toronto.	4
Ogden, Miss Bradda L.	"	8
Ogden, Miss Isalen L.	"	11
O'Hara, Miss Gertrude.	"	28
O'Hara, Executors Estate Miss Mary.	"	39
Oille, Miss Elizabeth.	Buffalo, N.Y.	1
O'Keefe, Executors Estate Eugene.	Toronto.	350
Olmsted, Mrs. Edith H.	Hamilton.	49
O'Neil, Mrs. Alice.	North Bay.	15
O'Neill, Miss Alice A.	Toronto.	3
O'Neill, Miss Emma R.	Port Colborne.	10
O'Reilly, Charles, M.D.	Toronto.	43
O'Reilly, E. B., M.D.	Hamilton.	50
O'Reilly, Miss Elizabeth J.	"	48
O'Reilly, P. Harcourt.	Calgary, Alta.	41
Orr, Mrs. Annie M., in trust for J. L. F. Orr.	Toronto.	1
Orr, Exors. Estate J. O., M.D.	"	6
Orr, William C.	Stratford.	18
Osborne, Miss Annie B.	Hamilton.	47
Osborne, Mrs. Henrietta L.	"	14
Osborne, Mrs. Isabel B.	Bournemouth, Eng.	100
Osborne, Trustees Estate J. B.	Beamsville.	140
Osborne, Exors. Estate James Kerr.	Toronto.	161
Osler, Sir E. B.	"	200
Osler, F. G.	"	40
Osler, F. G., E. F. Osler, H. F. Osler, W. L. Matthews and G. S. Gibbons, Trustees.	"	200
Osler, H. S., and F. W. G. Fitzgerald, in trust.	"	50
Osler & Hammond.	"	33
Osler & Hammond, in trust.	"	100
Osler, Sir William, M.D.	Oxford, Eng.	100
Oxley, F. H., Agent.	Halifax, N.S.	4
Oxley, F. H., surviving Trustee.	"	19
Pacard, Mrs. Margaret E.	Centerdale, Rhode Island.	5
Paff, Mrs. Elizabeth.	Stratford.	35
Paff, Administrator Estate Geo. E.	"	5
Paff, John A.	"	5
Paget, Very Rev. Edward C.	Calgary.	17
Paget, Mrs. Marguerite.	Port Colborne.	1
Paisley, Mrs. Louise F.	Sackville, N.B.	2
Parker, Miss Catherine G.	Witney, Eng.	4
Parker, Executor Estate Hon. Daniel McN.	Dartmouth, N.S.	12
Parker, Miss Fanny A.	"	26
Parker, John T.	Toronto.	21
Parker, Mrs. Sarah K.	Ancaster, Ont.	4
Parker, Exors. Estate William F.	Wolfville, N.S.	37
Parsons, Mrs. Lydia M.	Grimsby.	7
Pate, W. J.	Toronto.	10
Paterson, Miss Edith H.	St. Catharines.	5
Paterson, Mrs. Florence I.	Toronto.	25
Paterson, Mrs. Florence I., in trust.	"	7
Paterson, J. Harry.	"	140

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Paterson, Mrs. Marion J.....	Toronto.....	9
Paterson, Mrs. Mary.....	St. Catharines.....	10
Paterson, Miss Mary L.....	Toronto.....	7
Paterson, Rev. T. W.....	".....	56
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for children of C. W. Paterson.....	".....	14
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson.....	".....	12
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley.....	".....	12
Paton, Mrs. Amelia A.....	Barrie, Ont.....	11
Paton, Miss Annie.....	Barrie, Ont.....	2
Pattinson, George, Mrs. Mary E. Fergus- son, Edward Hay and Jas. B. O'Brian.....	Toronto.....	102
Patton, Mrs. Elizabeth M.....	".....	3
Patton, Francis L.....	Winnipeg.....	20
Paulin, George.....	Calgary, Alta.....	10
Pearce, Wm. D.....	South Porcupine.....	5
Pearman, Horace V.....	Halifax, N.S.....	2
Peirce, Miss Annie V.....	Georgetown, Ont.....	5
Peirce, Miss Mary.....	".....	6
Pengelly, Henry.....	Toronto.....	21
Penton, Miss Bessie B.....	Halifax, N.S.....	14
Pepler, James B.....	Winnipeg, Man.....	6
Peregrine, Miss H. May.....	Galt.....	1
Perley, Sir George H.....	Ottawa.....	40
Perry, Mrs. Jenny B.....	Hamilton.....	7
Peterson, Administratrix Estate Miss Jane.....	Port Colborne.....	12
Pew, Mrs. Ella V.....	Chicago, Ill.....	19
Philp, James.....	Newcastle, Ont.....	12
Phoenix Insurance Co., The.....	Hartford, Conn.....	479
Pipon, Mrs. Maude M.....	Toronto.....	60
Pirie, Charles N.....	Costa Rica, C.A.....	100
Poole, Henry S.....	Guildford, Eng.....	11
Porritt, Frederick R.....	Barrie.....	23
Porritt, Frederick R., Trustee.....	".....	2
Porritt, Thomas H.....	South Croydon, Eng.....	15
Pound, Isaac L.....	Ridgeway.....	7
Powell, C. Berkeley.....	Ottawa.....	100
Pratt, John, Guardian.....	Wolfville, N.S.....	2
Pretty, Mrs. Olive F.....	Toronto.....	5
Prime, F. A.....	".....	35
Prime & Rankin, Limited.....	".....	100
Prince, Mrs. Charlotte.....	".....	30
Pringle, Clive.....	Ottawa.....	21
Prior, James.....	St. Catharines.....	23
Proudfoot, Mrs. Robina McL.....	Chicago, Ill.....	46
Pugsley, David.....	Maccan, N.S.....	3
Purser, Mrs. Leila.....	Cobourg.....	8
Quarry, Mrs. Annie A.....	Windsor, Ont.....	8
Racey, Mrs. Kathleen E. L.....	Vancouver, B.C.....	20
Radley, Mrs. Elizabeth J.....	Toronto.....	84

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Rae, David A.	Belwood, Ont.	3
Raikes, George.	Barrie.	7
Raikes, Miss Georgina.	"	24
Raikes, Richard, M.D.	Midland, Ont.	6
Ramsay, Mrs. Agnes B. O.	Melrose, Scotland	200
Ramsay, Douglas M.	Ceylon.	200
Ramsay, Major J. Gordon.	London, Eng.	200
Ramsay, William.	Stow, Scotland.	1530
Ramsey, Alan R.	Toronto.	15
Ramsey, George R.	Brooklyn, N.Y.	25
Ramsey, Henry A. M.	"	25
Ramsey, J. G.	Toronto.	150
Rankin, Mrs. Ada W.	"	5
Rankin, Alexander.	"	28
Rankin, Miss Elizabeth.	St. Catharines.	12
Rapsey, George H.	Port Arthur, Ont.	15
Ray, Mrs. Maggie.	West Concord, Minn.	7
Raymer, Mrs. Mary A.	Manhattan Beach, Cal.	22
Rayner, Mrs. Ethel E.	Auckland, N.Z.	61
Rector and Wardens, Trinity Church.	Galt.	17
Reeb, Mrs. Harriet A.	Port Colborne.	3
Reeb, Miss Minnie.	"	3
Reeb, Thomas E.	"	3
Reeb, William.	"	3
Reid, Duncan C.	Toronto.	2
Reilly, Miss Margaret J.	Niagara Falls South.	7
Reynolds, Mrs. Ella F.	Toronto.	30
Rice, O. F.	"	70
Richardson, Mrs. Eliza A.	Ingersoll.	10
Richardson, Mrs. Frances W.	St. Catharines.	14
Richardson, John A.	Montreal.	49
Richardson, John S.	North Bay.	1
Richardson, John W.	Fergus.	2
Richardson, W. C.	Grimsby, Ont.	3
Riddell, John E.	Hamilton.	19
Ridley, Mrs. Edith.	Ingersoll.	10
Roach, Edwin.	Toronto.	75
Roach, Miss Louisa.	Hamilton.	25
Robert, F. A.	Chatham, Ont.	80
Roberts, Fred. T.	St. Thomas.	3
Roberts, John F.	Eau Clair, Wis.	80
Roberts, Miss Mary.	Toronto.	16
Roberts, Roger P.	New York, N.Y.	5
Robertson, Alex.	Quebec.	2
Robertson, Mrs. Eleanor M.	Toronto.	6
Robertson, Mrs. Ethel L.	Ottawa.	100
Robertson, Miss Jane M.	Quebec.	10
Robertson, J. S.	St. Thomas.	3
Robertson, Mrs. Margaret K.	St. Catharines.	1
Robinson, Miss Ada C.	Barrie.	5
Robinson, A. H. A., in trust for Arthur D. Robinson.	Peterborough, Ont.	2
Robinson, A. H. A., in trust for Melville C. Robinson.	"	2
Robinson, Mrs. Elizabeth S., Treasurer.	Toronto.	11
Robinson, Mrs. Esther.	Stouffville.	2
Robinson, Exors. Estate Fred.	Revelstoke, B.C.	34

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Robinson, George.....	Toronto.....	35
Robinson, Miss Harriet M. E.....	Barrie.....	10
Robinson, H.....	Toronto.....	5
Robinson, James W.....	Essex.....	20
Robinson, Mrs. Lydia A. E.....	Hamilton.....	50
Robinson, Miss Mary.....	Essex.....	10
Robinson, O. E.....	Ingersoll.....	35
Robinson, Executrices Estate Mrs. Sarah.....	Toronto.....	62
Robinson, W. A.....	Hamilton.....	50
Roddick, Mrs. Mary.....	Cobourg.....	3
Rodgers, Miss Jessie.....	Ottawa.....	10
Roe, Mrs. Winifred.....	Toronto.....	2
RoeBuck, Mrs. Mary E.....	Cobourg.....	14
Roger, Miss Edith A.....	Vancouver.....	5
Rogers, Mrs. Annie E., J. A. Forster and Chas. Rogers, Executors Estate Geo. Rogers.....	Welland.....	57
Rogers, Mrs. Eleanor M., and Frank E. Rogers, M.D.....	Denver, Col.....	29
Rogers, Elias.....	Toronto.....	663
Rogers, Miss Rachel S.....	Merritton.....	1
Rogerson, William.....	Toronto.....	24
Rohleder, Frederick.....	Kitchener, Ont.....	42
Romain, Miss Kate C.....	Oakville.....	4
Rooke, Mrs. Maude S.....	New York, N.Y.....	18
Roper, Mrs. Fanny E.....	Ottawa, Ont.....	39
Rose, Norman E.....	Fort Qu'Appelle.....	4
Rosebrugh, Mrs. Jessie W.....	Toronto.....	2
Rosebush, Mrs. Barbara J. McN.....	Appleton, Wis.....	10
Ross, Mrs. Christina B.....	Toronto.....	10
Ross, Mrs. Ethel A.....	Montreal.....	29
Ross, Mrs. Harriet A., Executrix.....	Quebec.....	31
Ross, H. F., H. H. Ross and J. W. Ross, Exors. Estate Charlotte W. Ross.....	Winnipeg.....	5
Ross, Mrs. Jennie E.....	Saskatoon.....	1
Ross, John L.....	Toronto.....	1
Ross, Mrs. Margaret.....	Port Robinson.....	9
Ross, Sidney R.....	Saskatoon.....	28
Ross, Walter.....	Lethbridge.....	125
Ross, William, Senior.....	Fergus.....	2
Rounthwaite, Miss Elizabeth M.....	Toronto.....	26
Rowe, Mrs. Lizette B.....	Newark, N.J.....	42
Rowland, Mrs. Mary A. N.....	Tillsonburg, Ont.....	7
Roy, Mrs. Mary A.....	Hamilton.....	21
Royal Trust Co., The, in trust.....	Montreal.....	30
Royal Trust Co., The, Trustees C. E. A. Boswell marriage settlement.....	Quebec.....	12
Royal Trust Co., The, Trustees for Doro- thy G. Brown, Edmund H. G. Brown, and Evelyn G. Brown.....	Ottawa.....	2
Royal Trust Co., The, Trustee for Annie S. Hill.....	Toronto.....	6
Royal Trust Co., Exors. Estate Emma King.....	Quebec.....	30
Royal Trust Co., Trustees Estate J. Travers Lewis.....	Ottawa.....	50

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Royal Trust Co., The, and G. T. St. J.		
Bogert, in trust.....	Ottawa	33
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10
Rumsey, Miss Melia.....	Ingersoll.....	7
Rumsey, Miss Phyllis C.....	".....	14
Russ, S. F.....	Beamsville, Ont.....	1
Russell, Exors. Estate Frank J.....	Toronto.....	20
Russill, Frank.....	".....	50
Ryan, Executors Estate Hugh.....	".....	630
Ryan, Patrick F.....	Ridgeway.....	14
Ryerson, Exors. Estate Mary A.....	Toronto.....	15
Sage, Anthony F.....	London, Ont.....	33
Salisbury, Mrs. Mary G.....	Toronto.....	28
Salaman, Mrs. Ann S.....	Ventnor, I. of W.....	17
Sanders, W. B.....	Stouffville.....	10
Sargent, Homer E.....	Detroit, Minn.....	25
Saunders, Exors. Estate A.....	London, Eng.....	119
Savage, Mrs. Marion D.....	Montreal.....	25
Saylor, C. Wesley.....	Trenton, Ont.....	5
Scarff, H. W.....	St. Thomas.....	15
Scarth, J. F., and C. G. Scarth, in trust...	Port Arthur.....	9
Scheibe, Geo. T.....	Toronto.....	4
Scholfield, Executors Estate Mrs. Rebecca.	Port Colborne.....	12
Scoley, E. K.....	Toronto.....	28
Scoley, Miss Olive M.....	".....	10
Scott, G. W.....	Edinburgh, Scot.....	12
Scott, Mrs. Helen G. M.....	Hong Kong.....	200
Scott, James.....	Toronto.....	42
Scott, J. C.....	".....	140
Scott, J. E.....	Aylmer, Ont.....	30
Scott, Mrs. Jessie.....	Toronto.....	39
Scott, John N.....	Mexico.....	12
Scott, Miss Katharine S., and F. W. Lee, in trust.....	Toronto.....	40
Scott, Mrs. Mary E.....	".....	35
Scott, Robt. F., and B. E. Bull, in trust..	".....	12
Scott, Robt. F., and James Scott, Trustees for Miss Catherine Scott.....	".....	9
Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	100
Scrimmes, F. W.....	Rosthern, Sask.....	3
Second Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	25
Secord, Executors Estate S. W.....	Brantford.....	14
Semple, Miss Gertrude M.....	Toronto.....	19
Semple, Miss Janet.....	Tottenham, Ont.....	4
Semple, Miss Margaret L.....	Ottawa.....	14
Semple, Robt.....	Tottenham, Ont.....	11
Semple, W. H. A.....	Cobourg.....	9
Shantz, Mrs. Catherine.....	Kitchener, Ont.....	1
Sharp, Mrs. Emily.....	South Vancouver.....	2
Sharp, Jas. Lloyd.....	Summerside, P.E.I.....	5
Shaw, Hedley.....	Toronto.....	50
Shearson, Mrs. Jessie McC.....	".....	69
Sherk, Hugh.....	Ridgeway.....	3
Sherk, Ward H.....	".....	4

Imperial Bank of Canada

Sherrin, G. A.	Toronto.	5
Shields, James D.	"	10
Silver, Mrs. Blanche	Halifax, N.S.	28
Silver, Wm. N., Executor	"	12
Simpson, Mrs. Minnie	Montclair, N.J.	14
Simpson, W. B. Bridgeman	Wetherby, Eng.	60
Sinclair, D. G. C.	New York, N.Y.	5
Sinclair, Executors Estate J. C.	Toronto.	20
Sinclair, Mrs. Margaret	Woodstock, Ont.	5
Sinclair, Mrs. Muriel G.	Toronto.	1
Sisters of St. Joseph	"	4
Sivers, Charles L.	"	11
Skyenner, Mrs. Essie A.	Winnipeg.	4
Skyenner, Henry J.	"	60
Skyenner, H. J., in trust for Eleanor Skyenner	"	1
Slatter, Mrs. Maude	Toronto.	15
Sloan, Miss Bertha	Fergus.	11
Slocombe, Miss Annie	Hamilton.	9
Small, Alex. T.	Beamsville.	18
Small, Exors. Estate John T.	Toronto.	44
Small, John T., in trust	"	28
Small, Wolston N. J.	St. Catharines.	20
Smart, Alfred M.	London, Ont.	50
Smart, Alfred M., and Catherine S. Smart	"	28
Smart, Miss Annie S.	"	45
Smart, John E.	Port Hope.	30
Smith, Andrew	Fenella, Ont.	15
Smith, Executors Estate Prof. Andrew	Toronto.	180
Smith, Miss A. Clarice	Ottawa.	14
Smith, Miss B. Eloise	"	14
Smith, E. A.	Toronto.	105
Smith, Mrs. Florence E.	"	6
Smith, Executors Estate Sir Frank	"	350
Smith, George	Edmonton.	30
Smith, Geo. W., M.D.	North Bay.	15
Smith, Mrs. Gertrude A.	Moose Jaw, Sask.	8
Smith, G. L., Administrator Estate Alice L. Smith	Toronto.	3
Smith, Mrs. Lilian M.	Ottawa.	21
Smith, Mrs. Lucie E.	Toronto.	11
Smith, Miss May G.	"	5
Smith, Robert	"	16
Smith, Mrs. Sarah M.	Dorchester, N.B.	50
Smith, Sydney F.	Devonport, Auckland, N.Z.	16
Smith, Executors Estate Walter A.	Toronto.	7
Smyth, Miss Jane	Kingwood, Ont.	21
Smyth, Mrs. Julia S. M.	Lindsay, Ont.	4
Snowball, George M.	Toronto.	10
Snyder, Fred. W.	Kitchener, Ont.	14
Snyder, Miss Lena	"	7
Snyder, Mrs. Martha J.	Ridgeway.	12
Somerville, Mrs. Marion	Toronto.	16
Somerville, Mrs. Mary A.	"	15
Sorby, Charles F.	Gores Landing, Ont.	23
Sorley, Mrs. Marion R.	Toronto.	1

Imperial Bank of Canada

Southcott, Harry	St. Catharines	14
Spellman, Mrs. Annie	Hastings	21
Spence, John H.	Brantford	7
Spence, Mrs. Margaret	Niagara Falls South	8
Spence, Robt., and Margaret Spence, Joint Account	"	4
Spencer, Chas. C.	Picton, Ont.	6
Spencer, J. W., Ph.D.	Washington, D.C.	12
Spiers, David	Galt	20
Spragge, Edward W., M.D.	Toronto	10
Spragge, G. E., and A. G. Robertson, Trustees	"	10
Spragge, G. E., and A. B. Wilkie, Trustees	"	25
Springman, Herman H.	Liverpool, Eng.	29
Springman, Mrs. Violet E. B.	"	29
Sproat, Mrs. Elizabeth J.	Milton, Ont.	7
Square, John S.	Stratford	37
Square, John S., in trust for Mary A. H. Frank	"	10
Standard Trusts Co., Exors. Estate Sir Wm. Whyte	Winnipeg	86
Stanstead Corporation, The	Hopkins, Minn.	28
Stark, & Co., John	Toronto	15
Starr, Fred. W.	Niagara Falls	5
Starr, Mrs. Georgie	Toronto	5
Stayner, Frederic H.	Exmouth, Eng.	162
Stayner, Mrs. Harriot R.	Toronto	98
Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner	"	182
Stayner, Major Lawrence G.	Salisbury, Eng.	17
Stayner, Rev. Winslow S.	Toronto	250
Stearns, Mrs. Clara E.	Pine Bluff, Ark.	7
Steele, Andrew C.	Fergus	5
Steele, Mrs. Jennie B.	"	5
Sterling, Mrs. Jeanne L.	New York	14
Sterling, R. N.	Toronto	9
Sterns, Miss Anna M.	"	2
Stevens, Miss F. Helen	Calgary, Alta.	5
Stevenson, J. M.	Rochester, N.Y.	35
Stewart, Miss Eleanor R.	Victoria, B.C.	20
Stewart, Mrs. Fannie E.	Toronto	21
Stewart, Executor Estate John	"	21
Stewart, John Ross	Cleveland, Ohio	17
Stewart, Miss L. Joyce	Victoria, B.C.	20
Stewart, Executor Estate Robert	Toronto	36
Stewart, Mrs. Rose	Barrie	5
Stewart, Mrs. Susan	Toronto	12
Stewart, Thomas A.	Niagara-on-the-Lake	21
Stewart, William	Toronto	19
Stocks, W. S.	Tillsonburg	3
Stoddart, John H.	New York, N.Y.	10
Stokes, Mrs. Edith M.	Plymouth, Eng.	20
Stone, George	Port Perry	5
Storrie, Mrs. Margaret P.	Toronto	3
Strang, Mrs. W. Corinne C.	Quebec	12
Strathy, Mrs. Agnes S.	Toronto	3
Strathy, G. B.	"	195

Imperial Bank of Canada

Stratton, A. H., Trustee and Executor . . .	Peterborough	11
Strauss, Mrs. Bertha	Hamilton	12
Strauss, Miss Rebecca	"	4
Strickland, Mrs. Mabel G.	Toronto	28
Stripp, Mrs. Emma B.	LaPorte, Ind.	19
Stuart, Mrs. Elizabeth C.	Guelph	14
Stuart, Peter, M.D.	"	30
Sudsworth, W. A.	Ingersoll, Ont.	5
Sullivan, Mrs. Henrietta M.	Toronto	24
Sutton, Mrs. Alice	Bowmanville	9
Swabey, Mrs. Florence	Toronto	46
Swan, Miss Beatrice H.	"	33
Swan, Henry	"	108
Swan, James H.	"	10
Swan, John E.	"	40
Swan, Executors Estate Robert	"	12
Swan, Wilfred E.	"	50
Swan, W. H.	"	50
Sylvester, Mrs. Lottie A.	"	12
Symmes, H. D.	Niagara Falls	93
Symons, D. T., Administrator Estate Jane Evans	Toronto	2
Symons, D. T., in trust for Miss Harriet J. Kingstone	"	3
Symons, D. T., and F. Asa Hall, Trustees S. G. Wood settlement	"	10
Taprell, Exors. Estate W. A.	Chicago, Ill.	6
Tarr, Henry J.	Winnipeg	3
Tate, C. W.	Paris, Ont.	3
Taylor, Mrs. Agnes H.	St. Catharines	5
Taylor, Miss Amy E. R.	Toronto	5
Taylor, Mrs. Elizabeth M.	"	13
Taylor, George W.	Shannonville	21
Taylor, H. E.	Toronto	2
Taylor, Miss Helen F.	"	3
Taylor, Mrs. Helen R.	"	3
Taylor, Henry J.	St. Catharines	70
Taylor, John C.	Port Perry	10
Taylor, Mrs. Lizette A.	St. Catharines	157
Taylor, Mrs. Lizette A., and Hy. J. Taylor, in trust	"	17
Taylor, Miss Mary L.	Toronto	5
Taylor, Samuel R.	Westmount, P.Q.	4
Teal, Mrs. Katharine	Ridgeway	21
Teeple, Mrs. Ella M.	Watertown, S. Dakota	39
Temple, Exor. Estate Mrs. Margaret J. A.	Toronto	6
Tennent, Mrs. Mary C. P.	York, Eng.	35
Tennis, Mrs. Erie E.	LaPorte, Ind.	4
Teskey, Luke, M.D.	Toronto	9
Tessier, Justice Auguste	Rimouski, P.Q.	10
Tew, Richard	Toronto	5
Theal, Herbert	Smithville	3
Theal, James I.	Grimsby, Ont.	2
Theal, Richards T.	"	2
Thom, Mrs. Flora M.	Ridgeway	4
Thom, John H.	Toronto	30

Imperial Bank of Canada

Thompson, Fearnley.....	Wetaskiwin, Alta.....	5
Thompson, George.....	Toronto.....	4
Thompson, James S.....	Wetaskiwin, Alta.....	7
Thompson, John.....	Ingersoll.....	10
Thompson, Executors Estate Robert.....	Toronto.....	70
Thompson, Samuel H.....	".....	45
Thompson, Mrs. Susannah J.....	".....	7
Thompson, William W.....	Wetaskiwin, Alta.....	10
Thomson, Mrs. A. Laurence.....	Hamilton.....	1
Thomson, D. E.....	Toronto.....	40
Thomson, Exors. Estate Mrs. Isabel B.....	Berkeley, Cal.....	6
Thorburn, Executors Estate James.....	Toronto.....	70
Thorburn, Mrs. Jane.....	".....	4
Thornton, Miss Josephine M.....	".....	6
Tindale, Mrs. Mary E.....	Fergus.....	5
Tisdale, D. R.....	Simcoe, Ont.....	25
Tobin, C. A.....	Fergus.....	11
Tobin, Miss Emily H.....	".....	18
Tocher, Mrs. Sarah B.....	Portobello, Scot.....	5
Todhunter, Mrs. Jessie S.....	Toronto.....	84
Toner, Mrs. Edith M.....	Collingwood, Ont.....	20
Toronto General Trusts Corporation, in trust for Ethel M. Hamilton.....	Ottawa.....	15
Toronto General Trusts Corporation, in trust for George T. Hamilton.....	".....	15
Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	".....	19
Toronto General Trusts Corporation, in trust for H. S. Perley.....	".....	67
Toronto General Trusts Corporation, in trust for Mrs. Harriett S. Bacque.....	Toronto.....	51
Toronto General Trusts Corporation, Exors. Estate Geo. Caldbeck.....	".....	40
Toronto General Trusts Corporation, in trust for Annie Carlon.....	".....	37
Toronto General Trusts Corporation, Trustees re Hughes trust.....	".....	87
Toronto General Trusts Corporation, Exors. Estate J. W. Langmuir.....	".....	30
Toronto General Trusts Corporation, Trustee for P. W. Litchfield.....	".....	25
Toronto General Trusts Corporation, Trustees for Bessie I. Massey.....	".....	5
Toronto General Trusts Corporation, in trust for Nordheimer Cambie M/S trust.....	".....	33
Toronto General Trusts Corporation, Trustees Nordheimer-Houston trust..	".....	11
Toronto General Trusts Corporation, in trust for Isabel M. Osborne.....	".....	100
Toronto General Trusts Corporation, in trust for J. K. Osborne trust No. 2....	".....	400
Toronto General Trusts Corporation, in trust for John G. Osborne.....	".....	100
Toronto General Trusts Corporation, Trustees for Mrs. Nadine J. H. Osler.	".....	18

Imperial Bank of Canada

Toronto General Trusts Corporation, Exors. Estate Jos. T. Rolph.....	Toronto.....	15
Toronto General Trusts Corporation, Exors. Estate Geo. B. Smith.....	".....	70
Toronto General Trusts Corporation, in trust for S. R. Stayner.....	".....	17
Toronto General Trusts Corporation, in trust for T. A. Stayner.....	".....	13
Toronto General Trusts Corporation, in trust for G. F. Watson and J. P. Watson.....	".....	59
Toronto Mortgage Co., in trust.....	".....	27
Torrance, Miss Beatrice.....	".....	3
The Honourable the Treasurer of the Province of Ontario, in trust for Estate of Anson Jones.....	".....	17
Treble, Arthur W.....	Hamilton.....	5
Trees, Charlotte E., Jas. D. Trees, Edith J. Trees, Samuel L. Trees, and Chris- topher F. Trees, Trustees.....	Toronto.....	112
Tresise, Mrs. Alice.....	Galt.....	11
Trout, Miss Helen H.....	Toronto.....	17
Tucker, James J.....	St. Thomas.....	9
Tucker, Miss Verona J.....	".....	3
Turner, Mrs. Florence.....	Brockville.....	1
Turner, Ralph C.....	Toronto.....	10
Twining, Exor. Estate Mrs. Alice E.....	Halifax.....	22
Twohey, Mrs. Diana F.....	Buffalo, N.Y.....	7
Twohey, Mrs. Diana F., in trust for M. D. Twohey.....	".....	1
Twohey, James E.....	".....	9
Twohey, William J.....	Chatham, Ont.....	35
Tyrwhitt, Mrs. Emma.....	Toronto.....	10
Unsworth, Miss Alice J. McL.....	Los Angeles, Cal.....	16
Unsworth, Mrs. Mary E.....	".....	11
Unsworth, Executors Estate Richard.....	Fergus.....	8
Unsworth, W. B.....	Los Angeles, Cal.....	35
Ure, Alex.....	Toronto.....	5
Urquhart, John, M.D.....	Oakville.....	70
VanBuskirk, Mrs. Caroline A.....	Stratford.....	5
Van der Linde, Arthur S. G.....	New York.....	14
Van Dusen, Mrs. Margaret.....	St. Catharines.....	20
Van Norman, Mrs. Agnes E.....	Winnipeg.....	7
Vanstone, Frederick C.....	Bowmanville.....	20
Vanstone, Mrs. Selena J.....	Toronto.....	22
Van Vlack, George A.....	Waupoos, Ont.....	50
Van Wart, Mrs. Hattie H. E.....	Richmond Hill.....	8
Vaurie, Joseph.....	Montreal.....	2
Victoria Loan and Savings Co., in trust.....	Lindsay.....	35
Vigeon, Harry.....	Toronto.....	70
Vine, Miss Mary J.....	Ingersoll.....	14
Virgil, W. Turner.....	Galt.....	9
Wadsworth, Mrs. Anna C.....	Simcoe.....	7
Wadsworth, Executors Estate J. J.....	".....	14

Imperial Bank of Canada

Wadsworth, Executors Estate W. R.....	Toronto.....	84
Wakely, Mrs. Grace B.....	Oshawa.....	24
Walker, Miss Charlotte E.....	Aylmer, Ont.....	3
Walker, Miss Helen F.....	Ottawa.....	199
Walker, Mrs. Helena.....	Toronto.....	14
Walker, Henry S.....	".....	150
Walker, Henry S., R. W. H. Brough and M. S. Brough, Trustees.....	".....	60
Walker, James M.....	Perth.....	6
Walker, Mrs. Josephine.....	Chatham, Ont.....	3
Wallace, Mrs. Mary.....	Toronto.....	20
Wallace, Rev. Robt.....	".....	20
Walley, F. G.....	Ingersoll.....	10
Walley, Mrs. Minerva M.....	".....	2
Walmsley, Executors Estate Thomas.....	Toronto.....	384
Walton, Executrix Estate Thos. C.....	Annapolis, Md.....	7
Warbrick, Mrs. Margaret J.....	Bolton, Ont.....	5
Ward, Miss Ada L.....	Cobourg.....	5
Ward, Miss Clara A.....	".....	10
Ward, Miss Edna G.....	".....	2
Ward, Mrs. Elizabeth A.....	".....	4
Ward, Executors Estate George D.....	".....	18
Ward, Mrs. Margaret J.....	Hamilton.....	15
Ward, Mrs. Mary.....	Sarnia.....	10
Warden, Robt. L.....	Montreal.....	7
Wardrop, Robt.....	Toronto.....	50
Warnock, C. R. H., in trust.....	Galt.....	6
Warnock, Mrs. Mary A.....	Galt.....	13
Warren, Ven. Archdeacon George.....	Toronto.....	6
Warren, Mrs. Mary L.....	".....	15
Waterhouse, Mrs. Sarah E.....	Ingersoll.....	20
Watkins, Reginald W.....	Toronto.....	5
Watkins, Thos. W.....	".....	10
Watson, Geo. H.....	".....	10
Watson, Mrs. Grace A.....	Sackville, N.B.....	7
Watt, Miss Elsie.....	Toronto.....	25
Watt, Mrs. Isabella.....	".....	55
Watt, John.....	".....	100
Watt, Mrs. Kathleen J.....	".....	3
Watt, Mrs. Kathleen J., in trust.....	".....	1
Waugh, W. J.....	Hamilton.....	20
Webb, Miss Rachel P., Treasurer, Minis- tering Children's League.....	Quebec.....	4
Webb, Tom.....	St. Catharines.....	10
Welch, Miss Catherine.....	Quebec.....	7
Wells, Mrs. Emma D.....	Vicksburg, Miss.....	20
Werdebaugh, Miss Fanny M.....	Pittsburgh.....	8
Werdebaugh, Miss Matilda P.....	".....	8
Werry, F. W. O.....	Saranac Lake, N.Y.....	7
Westland, W. S.....	London, Ont.....	10
Wethey, A. Harvey.....	Portland, Ore.....	1
Wethey, Arthur H.....	London, Eng.....	5
Wethey, Arthur H., and Ed. Hay, Trustees	Toronto.....	48
Wethey, Francis V. V.....	Hanover, N. H.....	2
Wheeler, Mrs. Anne Long.....	St. Paul, Minn.....	100
Wheelihan, John D.....	Campbellville, Ont.....	60
Whelan, Mrs. Anna M.....	Donnybrook, Ireland..	25

Imperial Bank of Canada

Whitby, Oliver R.	Paris, Ont.	49
Whitcomb, Ernest M.	Amherst, Mass.	10
White, Charles A.	Humberstone, Ont.	10
White, Joseph.	Toronto.	25
White, Mrs. Julia M.	Humberstone, Ont.	16
White, Karl F.	"	3
White, R. S., and Wm. Maynard, Trustees Estate John Cotton	Stratford.	9
Whitehead, Alfred B.	Quebec.	42
Whitehead, A. W.	"	42
Whitehead, B. J.	"	42
Whitehead, J. L.	"	42
Whitehead, William M.	Toronto.	25
Whitehead & Turner Ltd.	Quebec.	75
Whiteman, Mrs. Rhoda.	Humberstone, Ont.	8
Whitney, E. C.	Ottawa.	175
Whittell, Herbert.	Southport, Eng.	36
Whittell, Herbert, and Mary Mason, in trust.	"	32
Whyborn, Mrs. Mary R.	Syracuse, N.Y.	5
Whyte, Mrs. E. Irene.	Toronto.	20
Wickett, Exors. Estate John.	Port Hope.	25
Wickett, Thomas.	"	35
Wickham, Edward.	Toronto.	7
Wickson, Frederick.	"	15
Wicksteed, Henry K.	"	50
Widden, Mrs. Elizabeth.	Port Perry.	5
Wigle, C. A.	Warton, Ont.	9
Wigle, E. R.	Goderich, Ont.	3
Wilkie, Executors Estate Mrs. Angelica.	Quebec.	48
Wilkie, Arthur B., Major.	Toronto.	16
Wilkie, C. S.	"	17
Wilkie, D. R., in trust for Mrs. A. C. C. Ross.	"	24
Wilkie, Miss Mary.	Quebec.	3
Will, Colonel George.	Halifax, N.S.	10
Williams, Robert.	Oshawa, Ont.	35
Willis, Mrs. Janet W.	Banff, Alta.	3
Willson, Mrs. Elizabeth.	New York.	12
Willson, Herbert.	Wilkie, Sask.	5
Willson, Mrs. Letitia D.	"	1
Wilson, Executors and Trustees Estate C. S.	Picton, Ont.	15
Wilson, J. A.	Toronto.	7
Wilson, James O.	St. Catharines.	9
Wilson, John G.	Chicago, Ill.	20
Wilson, Mrs. Mary J.	Toronto.	65
Wilson, Richard W.	Cobourg.	5
Wilson, Sarah M., and Canada Permanent Trust Co., Trustees.	Toronto.	25
Wilson, W. R.	Fernie, B.C.	11
Winger, Mrs. Mary A.	Ridgeway.	5
Wise, Mrs. Clara J.	Redlands, Cal.	15
Wishart, John, M.D.	London, Ont.	10
Wisner, Mrs. Asenath R.	Humberstone.	15
Wiswell, Mrs. Mary H.	Halifax, N.S.	8
Wood, Mrs. Agnes.	Fergus.	7

Imperial Bank of Canada

Wood, Miss Alixe I.....	Toronto.....	5
Wood, Mrs. Bertha S.....	Hamilton.....	60
Wood, E. C. F., Administrator Estate M. G. B. Wood.....	Montreal.....	5
Wood, Mrs. Isabella A.....	Toronto.....	10
Wood, J. Douglas.....	".....	5
Wood, John R.....	Fergus.....	6
Wood, John S.....	St. Catharines.....	20
Wood, Miss Mary J. & E. C. F. Wood, Joint Account.....	Toronto.....	4
Wood, William.....	Brooklyn, N.Y.....	25
Woodruff, Miss Ann H.....	Chicago, Ill.....	6
Woodruff, Trustee Estate Richard.....	St. Catharines.....	60
Woods, Mrs. Henrietta M.....	Winnipeg.....	4
Woods, Sir James W.....	Toronto.....	50
Workman, Miss Catharine G.....	St. Catharines.....	1
Workman, Mrs. Jane.....	".....	11
Workman, Mrs. Jane, in trust.....	".....	6
Wragg, Mrs. Amelia.....	Hamilton.....	7
Wright, Henry J.....	Toronto.....	10
Wright, Thos.....	".....	15
Wright, W. Hennell.....	Aylesbury, Eng.....	3
Wurtele, Ernest F.....	Montreal, P.Q.....	5
Young, Mrs. Bertha.....	Montreal.....	10
Young, Mrs. Cora G.....	Ridgeway.....	7
Young, John.....	".....	7
Young, Mrs. Martha A.....	Vittoria, Ont.....	2
Young, Wm. Sanborn.....	Chicago, Ill.....	25
Zeidler, Carl.....	Toronto.....	10
Zimmerman, J. Henry.....	Amherstburg, Ont.....	5
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